

Attitudes towards Care of the Elderly in Lokoja Town Kogi State, Nigeria.

By

EDWIN ONUCHE

Matric No: PG/SSC/2215828

Being a Research Project Report submitted to the Department of Sociology and Anthropology, Faculty of Social Sciences, University of Benin, Benin City in partial fulfillment of the requirements for the award of Master's (MSc.) Degree in Gerontology.

Supervisor: Dr. O.G. IGBINONWANHIA

CERTIFICATION

This is to certify that this research project report titled, “**Attitudes towards Care of the Elderly in Lokoja Town Kogi State, Nigeria.**” was written by **Ewin Onuche** under my supervision in the Department of Sociology and Anthropology, University of Benin, Benin City.

.....
Dr. O.G. Igbinomwanhia

(Supervisor)

Date:.....

DEDICATION

This work is dedicated to my Almighty God, and to the poor and the needy, to the socially excluded, and to the vulnerable in the world fraught with social inequities.

ACKNOWLEDGEMENTS.

The successful completion of this research project has been due largely to the close supervision and assistance of my beloved supervisor, Prof. A.O. Dokpesi. Beyond being my academic supervisor, he is truly a father. I bless my God for crossing his path in my academic journey. To him I express my heartfelt gratitude, and I will eternally hold him dearly in my heart. To Prof. Odaman, I remain eternally grateful; he played a major role for my admission into Uniben; he ensured that my admission was a success. Sir, may the Lord hear you when you call! Besides, I acknowledge the counsel and assistance of my admirable instructor, Prof. Omoyibo: his personal love, friendliness, and guidance are ineffable; he was there for me right from the start; in fact, he was the one that introduced me to my beloved supervisor (Prof. Dokpesi). I still remember his sincere advice to me during the project supervisor selection, “Obinna, you need Prof. Dokpesi, he is good for you” – an advice which I have thankfully come to discover as worthwhile having my beloved Prof. Dokpesi as my supervisor. To Prof. Omoyibo who counseled me right, I say, ‘May God bless you mightily!’ Again, will I ever forget Prof. Eghafona – I have a ‘mother’ in her! She was the one who encouraged me, in the first place, to pursue my Ph.D program at University of Benin irrespective of the long distance from Lagos (my residential abode); I never regretted her advice, I never regretted running my Ph.D program at Uniben. To Prof. Eghafona, you are one in a million, accept my profound gratitude ma’am! Wow! Shall I ever forget my able Coordinator, Barr. Obarisegbon; apart from his official duties, he was like a brother to me, and very helpful; thanks immensely and may God bless you, for your assistance cannot be forgotten of me. Profound thanks to my personal friend, Dr. Osunde: he was always there for me whenever I approach him for anything, especially during his position as head of department, he was truly helpful, always empathizing with me as per the long distance I operate from (Lagos) to Uniben. And to Alhaji (Dr.) Seidu (my Ph.D colleague) who took me as his own, haboured me whenever I come into Benin, may the good Lord remember you and grant you all that you desire. To my beloved sister, colleague, and friend, Dr. (Mrs) Ogei Ebube who offered me unprecedented help in many ways towards the success of this program, I adore you, God bless you mightily!

ABSTRACT.

This study assesses the public perception of selected Christian Faith-Based Organizations (FBOs) in Human Development Activities in Lagos State. Its main objective is to examine the public perception of the socioeconomic empowerment contributions of Christian FBOs towards community members in Lagos state. A cross-sectional (one-time) survey was adopted, where adult male and female members of ten (10) targeted Pentecostal 'Prosperity Gospel Preaching' Churches in Lagos state selected purposively were focused open. Questionnaire and in-depth interview were the instruments used to collect both quantitative and qualitative data from the respondents including on the spot observatory assessment to verify the respondents' claims. Accidental sampling and stratified random sampling were used during the distribution of the questionnaire, where the targeted Churches were further stratified into branches for easy accessibility, the branches purposively selected, and the questionnaires administered to the worshippers/members as they are available. The study reviewed a few relevant theoretical orientations namely, social exchange theory; human development approach; and open system theory. Chi-square statistical method, percentage analysis, and charts were the methods of data analysis. The major findings include: the public perceive the Church to be satisfactorily committed to the socioeconomic empowerment of the wellbeing of the members and the needy but there is room for improvement; with empirical evidences the Church has contributed in assisting the needy to have access to education, health care facilities, and empowered the needy to gain access to means of income and livelihood; among others. The study therefore recommended thus: that government should seek out ways to partner with the Christian FBOs so as to sustain the complementary roles played by the Church in contributing to the socioeconomic wellbeing of the people; the Christian FBOs should intensify their humanitarian efforts as the population of the poor and the needy are on the increase amidst the worsening socioeconomic situation in Nigeria; some of the Christian FBOs who are not yet committed to the socioeconomic empowerment of the needy should rise to the call and fulfill their corporate social responsibility to the people; the Church should dissociate herself from flamboyant and luxurious lifestyle and focus on its evangelization mission which includes assisting the poor; inter alia.

TABLE OF CONTENTS

Title page	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	i					
Certification	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	ii					
Table of Contents	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	ii					

CHAPTER ONE: INTRODUCTION

Title page	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	i					
Certification	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	ii					
Dedication	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	iii					
Acknowledgement	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	iv					
Abstract	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	v					
Table of Contents	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	vi					
List of Tables	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	ix					
1.1 Background of the study	-	-	-	-	-	-	-	-	-	-	-

	-	-	-	-	1				
1.2	Statement of the Research Problem	-	-	-	-	-	-	-	-
		-	-	3					
1.3	Research Questions	-	-	-	-	-	-	-	-
		-	-	-	7				
1.4	Objectives of the Study	-	-	-	-	-	-	-	-
		-	-	-	7				
1.5	Scope of the study	-	-	-	-	-	-	-	-
		-	-	-	-	8			
1.6	Area of the Study	-	-	-	-	-	-	-	-
		-	-	-	-	8			
1.7	Significance of the Study	-	-	-	-	-	-	-	-
		-	-	-	-	9			

CHAPTER TWO: REVIEW OF RELEVANT LITERATURE

2.1	The role of Religion as an Ingredient of Development	-	-	-	-				
		-	-	12					
2.2	Human Development - An Overview	-	-	-	-	-	-	-	-
		-	-	17					
2.3	The Rise of Protestantism.	-	-	-	-	-	-	-	-
		-	-	-	21				
2.4	Historical Overview of the Rise of Pentecostalism/Christian Faith-Based Religious Organizations in Nigeria	-	-	-	-	-	-	-	-
		-	-	-	-	24			

2.5	Weber's Legacy: The Protestant Ethics and the Spirit of Economic Development in Nigeria	-	-	-	-	-	-	-	-
		-	-	-	-				26
2.6	Leadership and the Development Challenges in Nigeria	-	-	-	-				
		-							28
2.7	Worsening Socio-Economic Conditions in Nigeria	-	-	-	-	-	-	-	
		-							37
2.8	Non-Governmental Organizations and Community Development	-	-	-					
									41
2.9	Contributions of Christian Faith-Based Organizations in Human Development Activities in Nigeria	-	-	-	-	-	-	-	-
		-	-	-	-				45
2.9.1	Challenges Affecting Christian FBOS in their Human Development Contributions-	-	-	-	-	-	-	-	49
2.10	Review of Relevant Theories	-	-	-	-	-	-	-	
		-	-	-					52
2.11	Theoretical Framework	-	-	-	-	-	-	-	
		-	-	-	-				58
2.12	Research Hypotheses	-	-	-	-	-	-	-	
		-	-	-	-				58
CHAPTER THREE: METHODOLOGY									
3.1	Research Design	-	-	-	-	-	-	-	-
		-	-	-	-				60

3.2	Population of Study	-	-	-	-	-	-	-	-	-
		-	-	-	-				61	
3.3	Sample Size	-	-	-	-	-	-	-	-	-
		-	-	-	-	-			62	
3.4	Sampling Techniques	-	-	-	-	-	-	-	-	-
		-	-	-	-				64	
3.5	Method of Data Collection/Instruments of Data Collection							-	-	-
									65	
3.6	Method of Data Analysis	-	-	-	-	-	-	-	-	-
		-	-	-	-				66	

CHAPTER FOUR: DATA PRESENTATION AND ANALYSIS

4.1	Questionnaire Administration and Response Rate	-	-	-	-	-	-	-	-	68
4.2	Background Characteristics of Respondents	-	-	-	-	-	-	-	-	70
4.3	Respondents' Perceptions on the Socio-economic Empowerment Contribution Of Christian Faith-Based Organizations in Lagos State	-	-	-	-	-	-	-	-	77
4.4	Presentation of the In-depth Interview Responses from the Key Informants-									96
4.5	On the Spot Observatory Assessment Reports on the Beneficiaries of the Human Development Activities of the Christian FBOs in Lagos State							-	-	-
		-							111	
4.6	Test of Hypothesis	-	-	-	-	-	-	-	-	-
		-	-	-	-	-			122	
4.7	Discussion of Findings	-	-	-	-	-	-	-	-	-

- - - - - 130

CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Summary - - - - - - - - - - -

- - - - - - 134

5.2 Conclusion - - - - - - - - - - -

- - - - - 136

5.3 Recommendations - - - - - - - - - - -

- - - - - 139

5.4 Suggested Areas for Further Research - - - - - - - - - - -

- - - 140

5.5 Limitations of the Study - - - - - - - - - - -

- - - - 141

References - - - - - - - - - - -

- - - - - 144

Appendix.

LIST OF TABLES/FIGURES

Table 2.2 (1):	Selected Advanced Countries Showing very High HDI (3-Year Trend: 2017- 2019)	-	-	-	-	-
	20					
Table 2.2 (2):	Selected Sub-Saharan African Countries Showing High, Medium, And low HDI (3-year trend: 2017-2019)	-	-	-	-	-
	20					
Table 2.7 (1):	Nigeria and Selected Sub-Saharan African Countries' Socioeconomic Indices (2019).	-	-	-	-	-
	38					
Table 3.2 (1):	Estimates of Population Sizes of 10 Targeted Churches	-	-	-	-	-
	62					
Table 3.3 (1):	Proportional selection of the sample size per church	-	-	-	-	-
	64					
Table 4.1	: Questionnaire Administration and Response Rate	-	-	-	-	-
	69					
Table 4.2:	Socio-Demographic Characteristics of the Respondents	-	-	-	-	-
	70					
Table 4.3.1:	Responses on Church Commitment to the Socio-economic Wellbeing of Members and the Needy in the Community	-	-	-	-	-
	78					
Table 4.3.2:	Responses on the Extent to which the Church is committed to the Socio- Economic Wellbeing of the Members and the Needy in the Community (If Yes)	-	-	-	-	-

Table 4.3.3: Responses on whether the Church of the Respondent has contributed to

The Respondent's Socio-economic Wellbeing - - -

- - - 80

Table 4.3.4: Responses on Respondents' Knowledge of any Member of the Church

That has benefitted from the Church's Socio-economic Empowerment

Scheme - - - - - - - - - -

- - - - 81

Table 4.3.5: Responses on Respondents Perceptions of the Socioeconomic Contributions

Of the Church towards the Needy in Lagos State - - -

- - 82

Table 4.3.6: Responses on the Rating of the Socioeconomic Contributions of the Church

Towards the Needy in Lagos State - - - -

- - - - 83

Table 4.3.7: Responses on Respondents Perceptions of Some Church Leaders who

Utilize the Commonwealth of the Church for their personal welfare

and

Neglect Members' Socioeconomic Wellbeing - - - -

- 84

Table 4.3.8: Responses on Respondents Awareness of any visible Contributions the

Church has made towards the Needy's Access to Education - - -

85

Table 4.3.9:	Responses on the visible Contributions of the Church towards assisting the				
	Needy gain Access to Health Care Facilities	-	-	-	
-	-	-	87		
Table 4.3.10:	Responses on the various ways by which the Church has assisted the				
	Needy gain Access to Health Facilities (If Yes)	-	-	-	
-	-	-	88		
Table 4.3.11:	Responses on the Church’s Empowerment of the Needy to gain Access to				
	Means of Income and Livelihood	-	-	-	-
-	-	-	-	-	89
Table 4.3.12:	Responses on the various ways by which the Church has assisted the Needy				
	To gain Access to means of Income and Livelihood	-	-		
-	-	-	90		
Table 4.3.13:	Responses on the Criteria that determines the Church’s Socioeconomic				
	Assistance to the Needy -	-	-	-	-
-	-	-	92		
Table 4.3.14:	Responses on the Challenges that can affect the Socioeconomic Assistance				
	Of the Church to the Needy in the Community	-	-	-	
-	-	-	93		
Table 4.3.15:	Responses on the Financial Buoyancy of the Respondent’s Church				
-	95				
Table 4.6.1:	Observations of Questions No. 12a to test Hypothesis 1	-	-	-	
-	123				

Fig. 4.5.1(a): Showing a Cross-Section of the Pupils (Beneficiaries) of Christ Embassy
 Inner-City free Primary School for the less Privileged, Festac Centre,
 Amuwo L.G.A, Lagos State - - - - -
 - - - - - 112

Fig. 4.5.1(b): Showing another Cross-Section of the Pupils (Beneficiaries) of Christ
 Embassy Inner-City free Primary School for the less Privileged, Festac
 Centre, Amuwo L.G.A, Lagos State - - - - -
 - - - - - 113

Fig. 4.5.1(ii): Showing a Cross-Section of the Beneficiaries of the Christ Embassy
 ‘Graduate Employment Scheme’, Festac Centre, Lagos State -
 - - 114

Fig. 4.5.2 (i): Showing one of the Beneficiaries of Dominion City Church Scholarship
 Scheme- - - - -
 - - - - - 115

Fig. 4.5.2 (ii): Showing Community road repairs services by the Dominion City Church
 Agor Palace road, Okota, Lagos State - - - - -
 - - - - - 116

Fig. 4.5.3: Showing RCCG Workforce on Food Distribution (‘Hunger Targeted
 Initiatives’) Program for the Prison Inmates at the Kirikiri Maximum Prison,
 Lagos - - - - -
 - - - - - 117

Fig. 4.5.4 (i): Showing the Synagogue (SCOAN) Food Distribution Program for the Elderly

And the Widows, Ikotun, Lagos State - - - - -
 - - 119

Fig. 4.5.4 (ii): Showing SCOAN Financial Supports to the Elderly and Widows (N2 million
 Cash gifts) - - - - -

- - - - 119

Fig. 4.5.4 (iii): Showing Miss Yinka Oduwole – A Beneficiary of SCOAN Scholarship

Award (£100,000) to study at Oxford University, London for her

Masters

And PhD programs - - - - -
 - - - - 120

Fig. 4.5.5: Showing Participants at the MFM Entrepreneurial Scheme (Nov. 2021,
 Edition) in Lagos - - - - -

- - - - 121

Fig. 4.6.1: A Chart Showing Observations on Access to Education Responses to test

Hypothesis 1 - - - - -

- - - - 124

Fig. 4.6.3: A Chart Showing Observations on Access to Health Care Responses to test

Hypothesis 2 - - - - -

- - - - 126

Fig. 4.6.5: A Chart Showing Observations on Access to means of Income and

Livelihood Responses to test Hypothesis 3 - - - - -

- - - - 129

CHAPTER ONE

INTRODUCTION

1.2 BACKGROUND OF THE STUDY

According to United Nations Development Program (UNDP, 2019) human development entails expansion of the richness of human life and not simply the richness of the economy in which people live. That is, seeing development as ‘people-oriented’; this transcends beyond economic growth. Hence, UNDP (2019) views human development as, giving people sufficient freedom to lead lives they value; and this is predicated on three essential pillars of human development, namely: to live a long, healthy and creative life; to be literate/knowledgeable; and to have access to resources/income which is a prerequisite for a decent standard of living. Human development is a holistic concept. Therefore, simply defined, human development is the process of enlarging people’s freedoms and opportunities, and improving their well-being. That is, it is about the actual liberty people have to make their own choices of who to be, what to do, how to live, and being able to achieve the good lives they have chosen within an enabling environment. Notably, the human development discourse is conceptually based on the Capability approach to development as was articulated by Amartya Sen in 1979 when he first introduced the concept in his ‘Equality of What?’ (Sen, 2001), from which the United Nations Development Programme drew its insight on human development. From the frame of reference of Capability approach, “development consists of the removal of various types of unfreedom that leave people with little opportunity of exercising their reasoned agency...the expansion of the ‘capabilities’ of persons to lead the kind of lives they value, and have reason to value” (Sen, 2001:291). Poverty, for instance, is a capability-deprivation. Thus, emphasis is not only on the opportunities available (‘functionings’), instead on the enabling factors (‘capabilities’) for people to achieve the “outcomes that they value and have reason to value” (Sen, 2001:291). Besides, the Pakistani famous economist Mahbub ul Haq (1995) in his persuasion considered the components of human development to include 4 essential pillars, equality, sustainability, productivity, and empowerment. The ‘Utilitarian’ approach, on the other hand, proposes that the most desirable action for any development vision should be the one that increases people’s psychological happiness or pleasure – that maximizes their psychological ‘utility’ or benefits/values (Alkire, 2009). However, the various nuanced approaches to human development notwithstanding, the common denominator to all the various

proposals hinges on ‘people-oriented’ sort of development or human centered development process. A well-rounded sort of development where the key goal of amelioration of the human condition with enlarged opportunities and/or capabilities for leading an improved quality of life, is central. Nonetheless, the pursuit of human development cannot be only an exclusive preserve of government in the efforts to improving people’s well-being in line with participatory development thinking that has gained currency in development space in recent times; non-governmental organizations like Faith-Based Organizations (FBOs) have been identified as partners in development process to complement government efforts (UNDP, 2014). According to UNDP (2014:5), Faith-Based Organizations “comprise a range of religious charitable organizations affiliated with one or more faith and spiritual traditions, which may include: religious congregations (e.g. Churches, Mosques, Synagogues or Temples); charities sponsored or hosted by one or more religious congregations; non-profit organizations founded by a religious congregation or based upon faith and spiritual traditions; and conditions that include organizations described above” –Of interest here are the Churches; essentially the ‘Pentecostal Prosperity gospel preaching’ Christian churches.

Structurally, Faith-Based Organizations (FBOs) like the Christian Church FBOs operate in an ‘Open System’ in terms of organizational design and interaction with its external environment. Open system is an approach in organizational interaction that refers to a type of system “where the organization has contact with the environment, its flows, interactions, and information” (Grace, 2007:3). That is, an open system fosters a relationship network of interdependence between an organization and its external environment or stakeholders. Two major essential qualities (among others) of an open system in the subject of organization interaction as identified by Scott (2003) include, a) self-maintenance: which states that agents (like organizations) in an open system derive their sustenance from the environment where they operate; and b) ‘Negentropy’ (i.e., energy that turns into work): which states that, in open systems, agents [organizations] take the energy from the environment of their existence and recreate themselves. Thus, this structural interaction between an organization and its external environment makes relevant the notion of ‘Corporate Social Responsibility’ (CSR) of organizations like the Christian Faith-Based Organizations under study. Corporate Social Responsibility is an evolving business practice that incorporates sustainable development into an organization’s business model which usually has a positive impact on socio-economic and environmental factors (Schooley, 2019). And for any organization to be

sustainable it should act in conformity with societal expectations (UNIDO, 2020). Hence, UNIDO (2020) defined Corporate Social Responsibility as a management idea by which organizations integrate socio-environmental issues into their business operations and interactions with their external stakeholders by achieving a balance between economic, environmental, and social imperatives or needs. In simple terms, therefore, CSR suggests that an organization which has benefited so much in its environment of operation in maintaining itself should be able to give back to the environment (society/community) that has contributed to its sustenance or corporate existence. Many FBOs like the Pentecostal ‘Prosperity Preaching’ Christian churches have been able to sustain their existence through the contributions of their members in terms of tithes, offerings, seed-offerings and other forms of collections from the members, as well as benefited from the protection of lives and properties by the state. Thus, in line with the spirit of reciprocity as Corporate Social Responsibility demands, it is natural that the churches should be able to contribute to the human development of the community members who equally have contributed to the sustenance of the churches. Therefore, how this new way of development thinking has influenced the activities of the Christian Faith-Based Organizations in Nigeria, in their efforts at uplifting the human development status of their members, is the focus of this study.

1.2 STATEMENT OF THE RESEARCH PROBLEM

According to Scott (2003) organizations are open system agents, and as such they are structurally in a systemic pattern of interaction with the external environment. Thus, as organizations which have benefited from the external environment of their existence by being sustained by the efforts of the community members, Christian FBOs ought to be stakeholders in the development process of the communities where they operate as corporate indigenes. The human development situation in Nigeria today is worsening. As National Bureau of Statistics (2020a) reported, in 2019 40.1% of Nigerian population of 200 million people was classified as poor. This translates to 80.2million Nigerians who are considered poor by national standards. Besides, unemployment rate in Nigeria in the last 3 years has been on the increase: from 20.42% in 2017 to 23.13% in the last quarter of 2018/2019 (NBS, 2020b) and it is projected to increase further to 33.5% by the end of 2020 (NBS, 2020b). Additionally, an outlook to access to education indicator is not encouraging either: out of 31.7million total school age children in Nigeria in 2019 (Nation-master, 2019), Nigeria has a high figure of 10.2million out of school children (Punch, April 13th 2019) yet to have access to education. The life expectancy rate is equally discouraging; in 2019, the United Nations Population

Fund (UNFPA) according to Premium Times (April 29th, 2019) reported that Nigeria has the world's 3rd lowest life expectancy rate of 55years (average for both sexes). This low life expectancy rate could be attributable to poor nutrition, lack of access to health facilities, and poor living conditions, etc. The human development status in Lagos state wears similar dismal outlook. For instance, in the last quarter of 2018/2019 unemployment rate was high at 14.6% which translates to 1,091,825 unemployed persons out of the total Lagos labour force population of 7,478,256 (NBS, 2019) and 12.4% (or 927,304 persons) were underemployed (NBS, 2019). In terms of access to education, Child Life-Line Center (2020) reported that, the Multiple Indicator Cluster Survey (MICS5) conducted by National Bureau of Statistics and United Nations International Children's Emergency Fund (UNICEF) published in 2018 estimated a total of 229,264 out of school children of primary school age (not yet enrolled in school) in Lagos. Thus, due to these poor human development indicators in Nigeria, World Bank (2019) ranked Nigeria as low as 152nd on human capital index out of 157 countries reviewed in 2018. Consequentially, these general poor human condition in Nigeria have made the people to be exposed to a worsening socio-economic situation (where many have taken to crimes to make ends meet); which additional assistance, essentially the FBOs assistance in giving back to the society of their operations, is therefore required to complement government efforts in the amelioration of the human condition in Nigeria.

As Pillay (2017) noted, the early church was an epitome of charity. Philanthropism and social welfare were the integral part of the ministry of the early church as they passionately paid great attention to the transformation of society and the social needs of the communities of their era; which lends credence to the fact that, it is not so much about what the church believes but of great importance is the actions of the church towards improving the quality of life of the community members where they operate. The early church of Jesus Christ clearly understood the transformation of society to be an imperative aspect of her gospel mission. While they communicated the Good News of Christ and called men to repentance, they never forgot the cardinal instruction of the Master to always remember the poor among them. When there was economic hardship/inflation in Jerusalem, the church sent reliefs or palliatives to the needy members at Jerusalem. The wealth of the church was re-distributed to improve the socio-economic status of the members. Jesus and the apostles functioned within the society of their time – they responded to the socio-economic demands of their time. During their era, there existed the oppression and exploitation of the poor peasants by the aristocratic class of the time – the

Pharisees, Sadducees, Tax Collectors and the Scribes; but in taking sides with the poor, Jesus attacked this aristocratic class on their greed and oppressive tendencies. Jesus' sermons pointedly addressed His concerns for the poor and the vulnerable in society which He equally exemplified with the parable of the 'Good Samaritan'. Thus, the early church began by preaching and practicing the 'gospel of love or charity' which embraced almsgiving and care for the widows, the orphans, slaves, travelers, the sick, the imprisoned and the poor. Hence, the preoccupation of the early church, amidst her evangelistic mission, was to affect positively the lives of the people around them.

There was equally a resurgence of the social welfare preoccupation of the early church during the coming of the missionaries to Africa. The advent of the missionaries to Africa again presented the church as a transformation and change agent (Pillay, 2017). The early missionaries, essentially during the 19th century, are to be applauded for laying a foundation for corporate social responsibility of religious organizations upon which subsequent Christian FBOs that sprang up in Africa around 20th century built their social welfare initiatives. The missionaries in their laudable efforts built churches, schools, and hospitals in the communities of their operations. Thus, in practicing the gospel, the missionaries tried to transform society and improve the quality of life of the poor and the oppressed (Pillay, 2017). By the same token, the modern church in the pursuit of her faith in Christ ought to live charity through concrete evidences capable of impacting lives, relationships and the world around us (Pope Francis, 10th June 2016). In other words, the modern church apart from her mission of 'world evangelization' should also focus on humanitarian services. This is vital because the world is not so much interested in the doctrinal ethos of the church today but in what the church is doing to transform society and the quality of life of the people around her. Therefore, the modern church should be in the forefront in the pursuit of a better community and livelihoods in their environment of operation like the early church did.

The contributions of members have immensely benefited the church in terms of its maintenance and growth. This is usually through the financial and material donations of members to the church. A few of these avenues of contributions include tithes (i.e. 10% of the individual's income), general/freewill offerings, seed offerings (for church infrastructures, program sponsorships and to the 'Man of God'), first fruits offerings and thanksgiving offerings, etc. Thus, through these membership contributions most Christian FBOs have acquired huge assets for the sustenance and growth of the church, ranging from landed properties, houses, exotic cars, private jets for their

overseers, and high premium university structures, etc. Therefore, with the several efforts made by the members towards the growth of the church, it becomes necessary to assess the nature and extent of the non-religious benefits that the members and the community, especially the poor and the vulnerable, access from the Christian FBOs. How do the public see the corporate social responsibility of the Christian FBOs in the human development of their respective communities? And more specifically, in what ways have the Christian FBOs contributed to the well-being of their members and the community of their operation in terms of access to education, access to health facilities, and poverty alleviation/ decent living standards amidst the worsening socioeconomic situation in Nigeria?

1.3 RESEARCH QUESTIONS

In view of the foregoing, the following research questions guided the study: -

1. How do the people perceive the socioeconomic empowerment contributions of Christian FBOs towards community members in Lagos state?
2. What contributions have Christian FBOs made so far in assisting the needy have access to education?
3. How have the Christian FBOs assisted the needy in accessing health care facilities?
4. In what ways do they empower the needy to gain access to means of income and livelihoods?
5. What criterion determines the Christian FBOs' socioeconomic assistance to the needy in the community?
6. What challenges affect the contributions of the Christian FBOs in the provision of socioeconomic empowerment schemes to the needy in the community?

1.4 OBJECTIVES OF THE STUDY

The general objective of this study is to examine the public perception of the socioeconomic empowerment contributions of Christian FBOs towards community members in Lagos state. However, specific objectives were equally designed to guide the research endeavor in the attainment of the main objective.

These are to:

1. Identify the contributions that the Christian FBOs have made so far in assisting the needy have access to education;

2. Examine the Christian FBOs' contributions in assisting the needy to have access to health care facilities;
3. Identify ways by which they have empowered the needy to gain access to means of income and livelihoods;
4. Identify the criterion employed by the Christian FBOs in providing socioeconomic assistance to the needy in the community;
5. Find out the challenges affecting the contributions of the Christian FBOs in the provision of socioeconomic empowerment schemes to the needy in the community?

1.5 SCOPE OF THE STUDY

This study focuses on examining the public perception of the socioeconomic empowerment contributions of Christian Faith-Based Organizations (FBOs) towards community members in Lagos state. It was limited to adult male and female members of ten (10) targeted Pentecostal 'Prosperity Gospel Preaching' Christian Churches in Lagos state. Besides, references of their perceptions were limited to the contributions Christian FBOs have made so far in assisting the needy have access to education, access to health care facilities, and access to means of income and livelihoods; as well as identifying the criterion employed by the Christian FBOs in providing socioeconomic assistance to the needy in the community, and the challenges affecting the Christian FBOs socioeconomic assistance.

1.6 AREA OF THE STUDY

The geographical focus of this study is Lagos state. Lagos state is located in the south-western geographical zone of Nigeria. It is a major financial hub in Nigeria; and as Ekundayo (2013) noted, it would have reached the status of the fifth largest economy in Africa were it a country. Created in 27th May, 1967, its capital is Ikeja, the seat of the Lagos state Government office. Having a population of 21 million people (NPC, 2016), its area covers 1,381sqm (Lagos state Government, 2018) and with a Human Development Index (HDI) of 0.652 in 2018, thus ranking first out of the 36 states of the nation (UNDP, 2018). It shares boundary with Ogun state on the north and on the east; and it is bounded on the west by the Republic of Benin, and shares boundary behind its

southern borders with Atlantic Ocean, where twenty-two percent of its area of 1,381sqm are covered by lagoons and creeks (Lagos state Government, 2018). Lagos state is a major economic nerve center of Nigeria that harbors people of different ethnic groups or tribes who are attracted to the state due to its thriving commercial potentialities. Its Internally Generated Revenue (IGR) in the last 3 years has been on the increase, recording N301.19 Billion in 2016; N334 Billion in 2017 and N382.18 Billion in 2018, ranking as the leading state out of the 36 states of the federation in 2018 (NBS, 2018); with a higher increased growth rate of 14.43% in its IGR between 2017-2018, vis-à-vis the increased growth rate of 10.89% between 2016-2017. And in 2019, it still maintained its first position as the nation's commercial hub by achieving N398.73billion IGR, thus contributing 29.9% to the total 36 states' IGR of N1.33 trillion in 2019 (NBS, 2020).

Its population is made up of people whose occupations vary from oil workers to construction/civil works, civil service, public servants, bankers/financiers, traders, professionals in certain fields and fishers et cetera. Thus, though the area is mostly a Yoruba speaking environment, it is a socio-cultural melting pot, attracting both Nigerians and foreigners due to its economic viability. However, the native people include the "Aworis" in Ikeja division and the "Eguns" in Badagry division. There is also a mixture of other founding settlers grouped as the "Ekos"; while the natives of Ikorodu and Epe division are predominantly the "Ijebus" (i.e. Ijebu north) with a mixture of Eko-Awori settlers along the coastland and the riverside areas (Lagos state Government, 2018). Major religions of the people include: Christianity, Islam and Yoruba traditional religion. Lagos is made up of 20 Local Government Areas (Lagos state government, 2018) having several Pentecostal Christian churches located within its geographical space. The justification for selecting Lagos state as the location of study is because most popular Christian Faith-Based Organizations (the Pentecostal 'Prosperity Gospel preaching' churches) relevant for the study are headquartered in Lagos.

1.7 SIGNIFICANCE OF THE STUDY

Historically, religion right from the onset of development discourse and practice since post-Second world war has been perceived as irrelevant to development process (Alkire, 2007 and Freeman, 2012). So much so that, it was predicted by some development analysts that religion, as society develops, will diminish in importance and go into secularization (Berger, 1999; Deneulin and Rakodi, 2011; Freeman, 2012). At best, its value has often been relegated and marginalized to the

domain of spiritual value of the private individual (Ruben, 2011). However, in recent times, the United Nations have identified the role of religion in development, essentially recognizing Faith-Based Organizations (FBOs) as part of development actors (UNFPA, 2014). According to UNFPA (2014), during the United Nations Inter-Agency Task Force on FBOs and Sustainable Development (UN-IATF-FBOs) 2-day Consultation Forum held on 12th – 13th May 2014 in New York, the Forum recognized that, “FBOs provide perhaps as much as 50-60% of health care, social services, and education in rural areas of the developing world. So they are embedded in communities in geographical areas where national governments are unlikely to provide much support” (p.51). Thus, this calls for enquiry to uncover in what ways this religious group can influence or impact human development process.

Therefore, the study is of high significance in two main ways; namely, academically and professionally. Academically significant, because it shall serve as an exploratory study to reveal the relevance of faith-based religious groups as partners in driving the development vision (or not) thereby increasing the body of knowledge in development discourse and practice; and shall provoke further research from other quarters. Essentially, the study will help to exemplify in what significant ways organizations (like the Christian FBOs) interact with the external environment of their operation as open system agents for mutual benefits. Additionally, it is professionally significant, because the study will help development practitioners, including governments, to uncover the relevance of religion (beyond its spiritual value) to development process, so as to enable them appreciate and seek out ways to cooperate with religious institutions, especially the Christian Faith-Based Organizations, in their activities geared towards the amelioration of the human condition which is a sine qua non for nation-building; and more so, the study will help clear the vexing controversy of whether the leaders of these Christian ‘Prosperity Gospel preaching’ churches with their seemly flamboyant lifestyles are only enriching themselves while the lives of their members are being impoverished, and not giving back to society where they operate or not.

CHAPTER TWO

REVIEW OF RELEVANT LITERATURE

Corpus of literature has been written on the concept of development, especially human development; and more recently, on religion and development. However, at the evolution of development discourse during post-Second World War development decade; to a limited or greater extent, the practice and discipline of development was founded on the belief that religion was not important to development processes (Freeman, 2012). This saw a lot of literatures devoted mainly to development issues while religion received little or marginal attention in the work of some devoted development analysts. For instance, in the early years of development studies, while attention was very much focused on the leading function of the state in steering development processes - and further on the role of free market economy (that is, the neoliberal economy) from 1980-1990s (Otobo, 2003; Knuttson, 2009; Joycelyn & Robertson, 2014 and Sandra, 2017) - the role of religion was marginalized to the personal domain (Ruben, 2011), and received little attention in most prominent Journals (Beek, 2002). This has led in recent years to return to the question of religion in development, and hence awakening a huge surge of interest in the subject matter (Berger, 2004; Selinger, 2004; Berger, 2009; Deneulin and Rakodi, 2011).

Thus, with this rising interest in the question of religion's relevance to development in recent times, especially with a particular interest on the activities of Christian Faith-Based Organizations who in recent times are considered as stakeholders in development vision, it has led to many corpuses of literature on the subject matter. A few of these literatures have been reviewed; and some salient themes relevant to the study have been adopted for review. We shall be looking at a few of these themes in what follows:-

1. The Role of Religion as an Ingredient of Development
2. Human Development – An Overview
3. The Rise of Protestantism
4. Historical Overview of the Rise of Pentecostalism/Faith-Based Religious Organizations in Nigeria.
5. Weber's Legacy: The Protestant Ethics and the Spirit of Economic Development in Nigeria.
6. Leadership and the Development Challenges in Nigeria.
7. Worsening Socioeconomic Conditions in Nigeria.

8. Non-Governmental Organization and Community Development.
9. Contributions of Christian Faith-Based Organizations in Human Development Activities in Nigeria.
10. Challenges affecting Christian FBOs' contributions in human development provisions to the needy in the communities.

2.1 THE ROLE OF RELIGION AS AN INGREDIENT OF DEVELOPMENT.

Historically, the possible impact that religion has had on the economic behavior of men has been the subject of empirical study since the writings of Max Weber (Walton and Rao, 2004), and equally has seen a resurgence in the 1990s (Alkire, 2007). Although, most literatures (notably, Juergensmeyer, 2000; Berger, 2001; Ver-Beek, 2002, Selinger, 2004; Deneulin and Rakodi, 2011; Freeman, 2012; etc) often cast doubt on the impact religion can possibly make on development (especially, on human development); other literatures (like Garner, 2000; Goody, 2003; Alkire, 2007; Meyer, 2007 and Afolabi, 2015; etc) address religion as a critical factor in civil society advocacy for development priorities.

At the wake of development discourse after the Second World war the practice and discipline of development was founded on the belief that religion was not important to development processes (Deneulin and Rakodi, 2011; Freeman, 2012). Thus, as societies developed and modernized, it was assumed that they would also undergo a process of 'Secularization' (Freeman, 2012). Simply put, 'Secularization' is "a process in which religion diminishes in importance both in society and in the consciousness of the individual" (Berger, 2001: 443) - that is, a stage of complete irrelevance of religion. Typically, the irrelevance of religion for development is a cornerstone of 'Modernization theory' with its narrow focus on economic growth – especially, its "industrialize or perish" ideology - which dominated development theory and practice from the 1950s to the 1980s (Deneulin and Rakodi, 2011). However, in recent times, there has been increasing appreciation for the importance of non-material matters - e.g. beliefs, values and morality (that is, religious values) - in the development process (Goulet, 1997). This has led in recent years to return to the question of religion as huge surge of interests in the role of religion in development have started emerging (Beek, 2002; Goody, 2003; Berger, 2004; Selinger, 2004; Rakodi, 2007; Berger, 2009; Deneulin, 2009; Deneulin and Rakodi, 2011; etc). Hence, how this new way of development thinking has influenced the activities of the Faith Based Organizations in Nigeria, in their contributions at

uplifting the human development status of members, remains the focus of this study.

According to United Nations Development Programme (UNDP, 1990), human development is a process of enlarging people's choices (critically, to lead a long and healthy life, to be educated and to enjoy a decent standard of living (UNDP, 1990 and Alkire, 2010). It is conceptually founded on Capability Approach which puts human agency at the center stage (Dreze and Sen, 2002). Based on this perspective, therefore, the true meaning of development process transcends beyond the mainstream development thinking of economic growth (which is only an instrumental freedom) to include other constitutive freedoms for the improvement of the human condition of the individual to achieve an improved quality of life he desires without restrictions. Consequently, one of the fundamentals in the focal space of development and/or human development, precisely, is the concerns about persistent poverty and the amelioration of the human condition in general (Ninalowo, 2004; Ruben, 2011 and Bruce, 2016).

Religion, on the other hand, which is a cultural system of behaviors, practices and ethics that relate humanity to the supernatural (Brent, 2013); in its doctrine, seems to complement as well as motivate development, and at other times seems to obstruct development (Alkire, 2007). That is, religion probably, may have points of intersections with development that make it relevant to human development as a key driver of socio-economic change. For instance, in terms of emergencies, religion is a transformative force that enables people to overcome poverty (Ruben, 2011). That is to say, religion provides resilience to shocks (Duncan, 2011) - in times of disaster, poverty and health conditions, people tend to turn to their churches for help. Hence, Duncan (2011:1) maintained, "...If we are serious about promoting disaster-risk reduction before catastrophe hits, we need to be talking to the institutions (religious groups) that are most relevant to poor people...getting the faith-based organizations on your side can transform the prospects for change". A key catch-phrase of 1990 Human Development Report (HDR) is that, people are the real wealth of a nation, and that creating an enabling environment for them to live long, healthy and creative lives is the basic objective of development (UNDP, 1990 and Alkire, 2010). Therefore, religion by providing resilience and being a transformative force to people in times of shocks, disaster or poor conditions portrays religion as a key driver of human development.

Although, many scholars seem to relegate the value of religion to that of spirituality only; yet without spirituality the process of widening peoples' choices (which human development

advocates) in order for them to live a long and healthy lives cannot be achieved (Cader, 2009 and Ruben, 2011). Hence, Ruben (2011) asserted that, religion is an agent of development, and its spirituality and relevance to development are mutually inclusive. This is because, it is a sincere commitment to the good guidance of religious/spiritual values that human beings (especially those in leadership roles) can maintain accountable stewardship for the equitable distribution of the world's resources for the greater good of all, thereby providing an opportunity or freedom for all to achieve what they value to become and have reason to value, so as to lead a happier life. Buttressing this, Friedman (2005:18; 101) argues that "economic growth not only relies upon moral impetus, it also has a positive moral consequence...the predominant tendency is for economic growth to render a society more inclined toward openness, tolerance, mobility, and democracy". Religious values or spirituality, so to say – when applied by the political leadership reproduces a society with these positive economic growth consequences as enunciated by Friedman (2005) above. Similarly, a survey conducted by the Pew Forum on 'Religion and Public life' (May to June 2006) revealed that 76% of Christians say that religion is more important to them than identity as Africans, Nigerians or members of an ethnic group. Among Muslims, the study further revealed that the figure that chose religion as their most important factor stood at 91% (Afolabi, 2015). Thus, this shows the potency of religion and the value people place on it to impact their well-being. Buttressing this, on the basis of World Bank interview with thousands of people throughout the developing world about how those living in conditions of poverty understand poverty, the World Bank study ('Voices of the Poor: Can anyone hear us?') revealed that religion permeated people's conception of well-being (Narayan et al, 2000). Thus, if we agree with the concept of Human Development in terms of Sen's Capability ideology that development is all about expanding peoples choices/freedom to achieve what they value to being or doing and have reason to value; then that, perhaps, opens the door for religious values (as one of those people's choices) to be considered as a dimension of development, essentially human development. Religion is an important force that shapes people's values, what they consider worthwhile and valuable in life, it is integral to social, political and economic life (Deneulin and Rakodi, 2011).

It was due to the role of religion in development (especially, human development) that has necessitated, in recent times, intersections between poverty-focused development agencies (e.g., the World Bank Group) and religious individuals (and/or religious institutions) to be increasingly

active in recent times. For instance, in 1998 the president of the World Bank, Jim Wolfensohn and then Archbishop of Canterbury, George Carey, founded a 'World Faiths Development Dialogue' to promote dialogue between religious groups; and between the World Bank/IMF and religious groups (Alkire, 2007). Such initiative has led to publications and workshops with Faith-Based Organizations and development leaders on themes of the 'World Development Reports on Poverty Reduction Strategy' Papers (PRSPs) (Alkire, 2007); and in 2002, on the Millennium Development Goals (Marshall and Marsh, 2003). Besides, organizations such as United Nations Population Fund (UNFPA) have actively cultivated respectful modes of cooperation with Faith leaders and International religious institutions (UNFPA, 2004 and UNDP, 2004). Other forum revealing intersections with development agencies and religious institutions include Inter-American Development Bank's Initiative on Social Capital, Ethics and Development; the World Council of Churches Dialogues with the ILO, the UN, the IMF and the World Bank (Alkire, 2007). These initiatives underscore the relevance of religion in development discourse. Its relevance is evident if one takes a closer look at the religious principles or ethics of the Christian Faith Based Organizations (the Pentecostal 'Prosperity preaching' churches). For instance, in terms of expanding people's freedom to achieve the living standard they value and choose to value, Pentecostal Christian leaders tend to be dismissive about the state's ability to introduce meaningful change, hence often advocate liberation through micro-enterprise or penny capitalism (Meyers, 2004 and Robbins, 2004). That is, in their religious doctrinal ethos, the Pentecostal 'Prosperity preaching' churches teach their members to be self-reliant and create wealth for themselves, to always think of "ownership" because "God has given them the whole world", inculcating in them the "I-Can-Do-Mentality" - thus motivating them to be industrious and thereby achieving a good living standard they valued. Supporting this, Freeman (2012: 9-15) asserted that, "many of the new Pentecostal churches play a major role in stimulating business behavior, empowering people to be courageous and aim high, and in encouraging their members to start enterprises, large and small". Hence, these Pentecostals are often dubbed by their critics as, "Prosperity Gospel preaching churches"! (Bialecki et al., 2008: 1139-1158). Thus, regarding Africa, several scholars have claimed that Pentecostal Christianity leads to increased entrepreneurial activity and savings as Weber's thesis would suggest (Maxwell, 1998; Meyer, 1998; Garner, 2000; Meyer, 2007 and Schlemmer, 2008). Similarly, UNDP (2014) noted that, in some fragile states, FBOs and Religious leaders may be the only actors offering basic social services.

Nevertheless, other literatures view religion as fraught with antinomies that promote more harm than good to human development, especially in terms of globalization of conflicts that have root in religious extremism and/or fundamentalism (Armstrong, 2000; Juergensmeyer, 2000; Habermas, 2006 and Afolabi, 2015). Religious fundamentalism often locks into national and ethnic conflicts, as well forms the seed-bed for the decentralized form of terrorism that operates globally (Habermas, 2006). Hence, religious fanaticism is not often considered as a source of economic growth or making any significant impact on human development. In view of the latter, some critics see the Pentecostal ‘Prosperity preaching’ Christian Faith-Based organizations as impoverishing their members through their various religious activities and doctrines as their leaders engage in flamboyant living, excessive materialism for themselves (acquisition of private jets, luxuries) while their members are barely struggling to survive. Hence, Alkire (2007), in her own variant persuasion, posited that religion, in as much as it can motivate and complement development; its aspects can also obstruct or undermine development.

Therefore, the relevance of religion as an ingredient to development (especially, human development) has remained a controversial issue. Hence, Goulet (1980: 481-489) upholding this view sardonically wrote that, "to religious groups, development experts may seem like 'one-eyed giants' who analyze, prescribe and act as if man could live by bread alone, as if human destiny could be stripped to its material dimensions alone". However, what Goulet and/or the development analysts failed to recognize is that in religion, beyond its spirituality essence, there exists, probably, some pockets of evidence that reveals religion's impact which may share nexus with the vision of development, especially human development vision. Hence, amidst these doubts and criticisms, this study will like to examine to what extent the contributions of a particular religious group, the Christian Faith-Based Organizations (especially, the "Prosperity gospel preaching churches") have impacted on human development of the members and communities or not. It is hoped that this study will help contribute to solving the age-long doubt, and the controversial development question, ‘can religion contribute to development?’ Its findings will advance more knowledge in development discourse and practice, and as well clarify the place of religion in development, with specific focus on the contributions of the “Prosperity Gospel preaching churches” Christian (FBOs) in development discourse.

2.2 HUMAN DEVELOPMENT - AN OVERVIEW

The Human Development Report (UNDP, 1999:10) gave the clear and fundamental articulation of the concept of human development. It defined human development as a, "process of enlarging people's choices. The most critical ones are, to lead a long and healthy life, to be educated and to enjoy a decent standard of living. Additional choices include political freedom, guaranteed human rights and self-respect – what Adam Smith called the ability to mix with others without being ‘ashamed to appear in public’". This definition is based on the premise that, people are the real wealth of nation. Hence, the first Human Development Report in 1990 presented human development as a 'people-centered approach' to development (UNDP, 2016). Thus, shifting development discourse from pursuing material opulence of economic growth to enhancing human well-being, from maximizing income to expanding capabilities, from optimizing growth to enlarging freedom. Therefore, the basic objective of development is to create an enabling environment for people to live healthy and creative lives and enlarge their choices or freedoms in life (Alkire, 2010).

However, the concept of human development is fundamentally built on the Capability Approach of Sen (1999) - as he had earlier proposed in 1979 in a lecture titled, ‘Equality of What?’ This is because Sen's Capability Approach places human agency at the center stage (Dreze and Sen, 2002). This approach argues that the human well-being is evaluated in terms of ‘capabilities’ and ‘functionings’. It sees development as freedom (Sen, 1999). Freedom to achieve the quality of life one chooses to value and have reason to value. Human Development focuses on the richness of human lives rather than on the richness of the economies; and doing so changed the lens of viewing development results (UNDP, 2016). This is because, it is possible for a nation's income (GDP) growth to be high while its Human Development Index is low (signifying that the wealth or the high growth income is not actually translating to improved lives of the people) –such a nation is still lagging behind in development process in spite of its economic growth.

Human development is measured by the Human Development Index (HDI). Lord Meghnad Desai and Amartya Sen invented the Human Development Index (HDI) and UNDP incorporated it into its first Human Development Report in 1990 (Jhingan, 2005). The HDI is a summary measure of average achievement in key dimensions of human development, namely: a long and healthy life (longevity); access to education; and decent standard of living. The HDI is a geometric mean of normalized indices for each of the three dimensions (UNDP, 2016). The health dimension is measured by life expectancy at birth; educational attainment, measured by combination of adult

literacy (two-third weight) and combined primary, secondary and tertiary enrolment ratios (one-third weight) –that is, 2/3 of adult literacy index plus 1/3 of gross enrolment index; and standard of living measured by real (GDP) income per capita (PPP\$) (Jhingan, 2005).

For the construction of the HDI, fixed *Minimum* and *Maximum values* have been set for each of these indicators (Jhingan, 2005):

1. Life expectancy at birth: *Minimum* = 25 years; *Maximum value* = 85 years (for calculating the Life Expectancy Index).
2. Adult literacy: *Minimum* = 0%; *Maximum* = 100% (for calculating the Education Index).
3. Combined gross enrolment ratio: *Minimum* = 0%; *Maximum* = 100%
4. GDP per capita (for living standard): *Minimum* = \$100; *Maximum* = \$40,000(for calculating GDP Index. In PPP\$).

The formula for calculating each of the HDI dimensions (Jhingan, 2005) is given as follows: -

Actual Value - Minimum Value

Dimension Index = Max Value - Minimum Value

For instance, assuming we want to calculate the Life Expectancy Index of any country, say Nigeria. Assuming that the life expectancy at birth for Nigeria is 65years; then the Life Expectancy Index for Nigeria would be:

$$\begin{aligned} \text{Life Exp. Index} &= \frac{65 - 25}{85 - 25} \\ &= \frac{40}{60} \\ &= 0.666 \text{ (i.e. 0.67 Index).} \end{aligned}$$

Other HD dimensions can be calculated with the same formula and applying their given figures. Then the Human Development Index (HDI) would be a simple average (mean) of the Life Expectancy Index, Education Index, and GDP per capita Index. That is, the sum of the three indices divided by 3. A result closest to 1.0 (e.g. 0.8 to 0.9) is said to be within ‘High Human Development’ category; a result within average of 1.0 (e.g. 0.5 to 0.7) is said to be ‘Medium Human Development’ category; while a result away from 1.0 (e.g. 0.1 to 0.4) is classified within ‘Low Human development’ category (Jhingan, 2005). However, human development ranking for selected countries of the world by UNDP (2019) classified it as follows: 0.800 – 1.000 (Very High

Index), 0.700 – 0.799 (High Index), 0.555 – 0.699 (Medium Index) and 0.350 – 0.554 (Low Index). Thus, based on the UNDP (2019) ranking, the following selected countries of the world showed ‘Very High’, ‘High’, ‘Medium’, and ‘Low’ human development indexes in the last 3 years (2017 – 2019):

TABLE 2.2: (1). SELECTED ADVANCED COUNTRIES SHOWING VERY HIGH HDI (3-YEAR TREND: 2017 – 2019).

Country	2017	2018	2019
U.S.A	0.919 (VHI)	0.920 (VHI)	0.920 (VHI)
U. K	0.919 (VHI)	0.920 (VHI)	0.920 (VHI)
CANADA	0.921 (VHI)	0.922 (VHI)	0.922 (VHI)
AUSTRALIA	0.937 (VHI)	0.938 (VHI)	0.938 (VHI)
GERMANY	0.938 (VHI)	0.939 (VHI)	0.939 (VHI)

Source: UNDP (2019), UNDP (2020), Researcher’s analysis.

KEY:

VHI – Very High Index (0.8 – 1.000)

The above data signify that these advanced countries of the world with very high human development indexes paid, comparatively, greater attention to the social welfare of the citizens in the last 3 years under analysis; which implies that they had a higher enlarged opportunities for the quality of life of the people in terms of providing them access to education, access to health facilities, and decent or adequate living standard than other nations. Thus, showing re-distribution of the economic wealth of these advanced countries to impact on the wellbeing of the individual. Their human development outlook is highly better when compared with the human development status of some selected countries in the sub-Saharan African countries in the following table 2 below:

TABLE 2.2 (2). SELECTED SUB-SAHARAN AFRICAN COUNTRIES SHOWING HIGH, MEDIUM, AND LOW HDI (3-YEAR TREND: 2017 – 2019).

Country	2017	2018	2019
LIBERIA	0.466 (LI)	0.465 (LI)	0.465 (LI)
NIGERIA	0.533 (LI)	0.534 (LI)	0.534 (LI)
ANGOLA	0.576 (MI)	0.574 (MI)	0.574 (MI)
GHANA	0.591 (MI)	0.596 (MI)	0.596 (MI)
SOUTH AFRICA	0.704 (HI)	0.705 (HI)	0.705 (HI)

Source: UNDP (2019), UNDP (2020), Researcher’s analysis.

KEYS

HI – High Index (0.7 – 0.799)

MI – Medium Index (0.555 – 0.699)

LI – Low Index (0.350 – 0.554)

Thus, from the above data on table 2, with a low HDI of 0.534, Nigeria is classified as a low human development country by the ‘2019 human development ranking of 189 countries of the world’ (UNDP, 2020). This holds significant economic implication for the country. It implies that the economic growth of Nigeria is not translating into real improvements in the lives of the average Nigerian citizen; signifying that incidences of unemployment/underemployment, low access to education, low access to health care facilities, and poverty rate are still high and persistent. This further leads to other socioeconomic consequences where most people, especially her youth population, have become vulnerable to all forms of criminal behaviors or corruption to devise a means of livelihood. In terms of improvement of her human development status over the years, there was little or no improvement in 2017 and 2019 as there was only an insignificant increase of 0.001 between 2017 (0.533 index) and 2018 (0.534 index), and thereafter remaining stagnant low at 0.534 index throughout 2019. Compared with other sub-Saharan African countries, Nigeria is lagging behind South Africa who achieved 0.704 index (ranking as ‘high human development country’ in 2017) and sustaining the high level status with increased 0.705 indexes at 2018 and 2019, respectively; lagging behind Angola and Ghana with 0.574 and 0.596 indexes, respectively in 2019 (the two countries ranked as ‘medium human development countries’ better than Nigeria). This is an indication that Nigeria’s socioeconomic situation requires urgent policy attention, and additional assistance from other non-governmental organizations like FBOs are highly desired to complement government efforts in providing enlarged opportunities for the wellbeing of the citizens.

2.3 THE RISE OF PROTESTANTISM.

Protestantism is a religious movement that began in Northern Europe in the early 16th century as a reaction to medieval Roman Catholic doctrines and practices. After a series of European religious wars in the 16th and 17th centuries, and especially in the 19th century, it spread throughout the World. The name "Protestant" first appeared at the 'Diet of Speyer' (an Edict) in 1529, when the Roman Catholic emperor of Germany, Charles V, rescinded the provision of the Diet of Speyer in 1526 that had allowed each ruler to choose whether to administer the 'Edict of Worms'. On April 19, 1529, a protest against this decision was read on behalf of 14 free cities of Germany and six Lutheran Princes who declared that they were not bound by such decision because they were not

a party to it, and that if forced to choose between obedience to God and to Caesar, they must choose obedience to God. Those who made this protest became known to their opponents as, "Protestants" (Chadwick, 1983); and gradually the label was applied to all who adhered to the tenets of the Reformation. However, it is alleged that Luther (1483-1546) had already started his Protestant agitations, originally, with his publication of the 'Ninety- five Theses' on the 'Power and Efficacy of Indulgences' (1517) where he criticized the authority of the Pope over purgatory, and that Catholic doctrine of the merit of the Saints had no biblical foundation (Peters, 2008). Thus, Protestantism originated with Martin Luther but was continued and popularized by John Calvin.

However, the tenets of Protestantism and its intersections with economic development are best captured in Weber's scholarship on 'The Protestant Ethics and the Spirit of Capitalism'. In Weber's most famous work, 'The Protestant Ethics and the Spirit of Capitalism', Weber argued that the Puritan (ascetic Protestant) ethics and ideas influenced the development of capitalism. In his work, he examined the relationship between the rise of certain forms of Protestantism and the development of Western industrial capitalism. He posited that 'the essence of capitalism is the pursuit of profit and forever renewed profit' (Haralambos, 1980). Capitalist enterprises, as Weber noted, are organized on rational bureaucratic lines of projected costs, and profits being carefully assessed. To Weber, underlying the practice of capitalism is, "*the spirit of capitalism*" (Haralambos, 1980:465) - that is, a set of ideas, ethics and values as practiced by the capitalists. Weber illustrated the spirit /values of capitalism with quotes from Benjamin Franklin (1736), 'remember that Time is Money'. Also, other values like, 'industry and frugality', 'prudence and honesty', 'punctuality and justice' - all marked the values/spirit of capitalism. Weber's concern is to discover to what extent religious forces have taken part in the formation and expansion of these values of capitalism all over the world. That is, to what extent have religious beliefs caused changes in the social structure giving rise to the expansion or development of capitalism? To discover this, Weber examined the rise of ascetic Protestantism.

The religious reformation of the 16th/17th century Western Europe (especially, the rise of Calvinist protestant ethics during this era) was of special interest to Weber. He discovered that the Calvinist protestant ethics shares nexus with the spirit of capitalism as follows:

1. A man must have a calling in life (a vocation), a well-defined career which he pursues in a determined manner (which typifies capitalist ethics of rationality, being purposeful or goal-

oriented).

2. God has commanded the individual to work for his glory (which typifies capitalist value of no idleness).
3. Success in one's calling means the individual has not lost grace in God's sight (which typifies capitalist ethics of 'pursuit of profit' in one's enterprise).
4. Making money is a concrete indication of success in one's calling (akin to capitalist ethics of 'pursuit of profit').
5. And as John Wesley (a popular Methodist protestant leader) said, "religion must necessarily produce industry and frugality...we exhort all Christians to gain all they can, and save all the can; that is in effect to grow rich" (Haralambos, 1980:465) – which justifies capitalist ethics of 'pursuit of profit and forever renewed profit'.
6. The acquired riches should not be wasted or lavished but should be saved and reinvested into business for profit (which typifies capitalist ethics of investment, industry and frugality).
7. Laziness, time wasting and idle gossip and too much sleep were frowned at for Christians (which shares nexus with capitalist ethics of 'punctuality is the soul of businesses, and 'time is money').

Thus, Weber argued that these adumbrated values of ascetic Protestantism shares nexus with the spirit/values of capitalism, hence was a vital influence in the development of capitalism. That is, to Weber these new religious attitudes/beliefs broke down the traditional economic system and paved the way for modern capitalism (Erin, 2016) –which is a growth driver in economic development.

2.4 HISTORICAL OVERVIEW OF THE RISE OF PENTECOSTALISM/ CHRISTIAN FAITH-BASED RELIGIOUS ORGANIZATIONS IN NIGERIA.

Pentecostalism is a charismatic Protestant Christian movement that emphasized a personal encounter with Jesus Christ as savior and healer, with the potential for converts to be "Born Again" as Christians. Its roots in Nigeria are in the African initiated churches (such as 'Aladura') that metamorphosed overtime, and especially in the American, and British Evangelical and Pentecostal churches of the 1960s, which Nigerians encountered through international studies, Pentecostal Outreach, and American Tele-evangelism as well as via migration and other Christian media

(Ogbu, 2008; Marshal, 2009 and Ogbu, 2010). The success of the Pentecostalism in Nigeria inspired widespread charismatic movement of some Nigerian churches, which by the late 1970s widely attracted members of the Christian upper-middle class (Ogbu, 2008 and Marshal, 2009); especially, due to its ‘prosperity preaching’ and its doctrinal ethos of the ‘flourishing life’. Thus, these churches attracted hundreds of thousands of the poor and middle-class Nigerians aspiring to greater wealth, which is the hallmarks of its message, and *'Faith'* as the key to ‘prosperity’ in this world – hence, they are also known as ‘Faith-Based Pentecostal Churches’ or ‘Faith-Based Organizations’ (FBOs). However, a more concrete historical account of the rise of Pentecostalism in Nigeria can best be captured within the context of Pew Survey (2006) as follows: -

1910 - 1920s: Around 1910, an Anglican deacon launched an indigenous prophetic movement that later became the Christ Army Church (Pew Survey, 2006). Following an influenza epidemic in 1918, revivals flared within the mission Churches and the Christ Army Church. Spirit-filled groups also expanded, including those known by the Yoruba word, 'Aladura' ("Praying people"). Early Aladura Churches include, the Eternal Sacred Order of the Cherubim and Seraphim Society founded in 1925, and the Church of the Lord (Aladura) founded in 1930. Around 1918, an Anglican formed a prayer group known as the 'Precious Stone (Diamond) Society' to heal influenza victims. The group left the Anglican Church in the early 1920s and affiliated with ‘Faith Tabernacle’, a Church based in Philadelphia (Anderson, 2001).

1930 - 1940s: During the 1930s, Joseph Babalola of Faith Tabernacle led a revival that converted thousands. In 1932, his movement initiated ties with the Pentecostal Apostolic Church of Great Britain after coming into conflict with colonial authorities, but the association dissolved over the use of modern medicine. In 1941, Babalola founded the ‘Independent Christ Apostolic Church’, which was estimated to have over a million members by 1990 (Anderson, 2001). Foreign Pentecostal denominations such as the ‘Welsh Apostolic Church’ (1931), the ‘Assemblies of God’ (1939) and the ‘Foursquare Gospel Church’ (1954) were also introduced during this period.

1950s: ‘The Celestial Church of Christ’ arrived in Western Nigeria from Benin Republic. The church was founded by Samuel Bilewu Joseph on 29th September, 1947 in Porto-Novo, Benin (Crumbly, 2008). It rapidly expanded into northern Nigeria and became one of the Africa's largest Aladura Churches. In 1952, a former member of the Cherubim and Seraphim Society, Pa Joseph Akindayomi, founded the Redeemed Christian Church of God (RCCG). However, under Pastor

Enoch Adejara Adeboye (the present General Overseer) the Church became increasingly Pentecostal in theology and practice, and grew from an estimated 42 congregation in 1980 to around 7000 in 2004, with followers in more than 90 countries, including the U.S (Anderson, 2001). In recent times, its presence globally has reached 196 countries; and the head Church in Lagos has an average attendance of 50,000 congregations (Warren, 2016).

1960 - 1970s: Originating in evangelical student revivals, a wave of Pentecostal expansion spawned new Churches in the 1960s and 1970s. A leader of this expansion was Rev. Benson Idahosa (late), one of Africa's most influential Pentecostal preachers from Benin (former Bendel State) now Edo State, Nigeria. Idahosa established the Church of God Mission International in 1972. In 1974, the Pentecostal umbrella organization, Grace of God Ministry was founded in eastern Nigeria. The Deeper Life Bible Church was founded in 1975, and soon became one of Nigeria's largest neo-Pentecostal Churches, with an estimated 350,000 by 1993 (Pew Survey, 2006).

1980s - Present: In 1986, Bishop David Oyedepo founded 'Living Faith Outreach Worldwide', popularly known as 'Winners Chapel'. It opened a 'Faith Tabernacle' in the Suburbs of Lagos (Ota) in 1999 with an auditorium of 50,000 seating capacity. This period also marked the evolution of other Pentecostal Churches like, 'The Redeem Evangelical Mission', popularly known as 'TREM' by Rev. Mike Okonkwo, 'Christian Pentecostal Mission' (CPM) by Rev. Ezekiel; 'Synagogue Church of All Nations (SCOAN)' by Pastor Temitope B. Joshua; 'Believers Love-World Ministry (BLW)', popularly known as 'Christ Embassy Ministry' by Rev. Dr. Chris Oyakhilome; Ayo Oritsejafor of 'Word Life Bible Church'; 'Latter Rain Church' by Pastor (Barr.) Bakare, et cetera.

2.5 WEBER'S LEGACY: THE PROTESTANT ETHICS AND THE SPIRIT OF ECONOMIC DEVELOPMENT IN NIGERIA.

To a limited or greater extent, the rise of Pentecostalism in Nigeria brought an ideological, if not doctrinal, break from the conservatism of the orthodox churches (like, the Catholics and Anglican denominations), which shares nexus with the legacy of Weber's scholarship on 'The Protestant Ethics and Spirit of Capitalism' in terms of how religious values influence and intersect with development vision. The Protestant ethics of the Pentecostals in Nigeria brought a change in status quo ushering in a more radical religious group that attributed "Success" and/or "wealth" as evidence of true Christianity.

In their beliefs, the Pentecostals affirm that God (their 'Heavenly Father') owns the whole world, therefore every good thing of this world belong to them as heirs of God –“Abraham's blessings are mine" has become a routine litany in their doctrinal ethos to express their faith in God who has promised them riches while here on earth. Supporting this, Pype (2009: 101-116) asserted that, "African Pentecostals (Nigeria inclusive) see development in terms of 'What God wants for Africa'. What God wants for Africa, they claim, is a continent blessed with health, wealth and abundance; where people work hard, pray hard and live upright moral lives. What the devil wants for Africa, however, are under-development, poverty and hardship. And thus, along with hard work, development requires a 'war against demons...This religious view of development is made explicit in sermons, prosperity preaching and religious literature, and its broadcast to followers, and indeed many others across the continent, through films and teleserials (sic) made by the Pentecostals".

These beliefs or values have given rise to industriousness, excessive material acquisitions in the life style of many Pentecostal devotees today. Temin (1997) saw the Protestant religious values more prone to aiding industrialization than any other religion; hence he asserted that, "When it became necessary to invest in factories and to machineries, to exploit a new technology, then the culture of Protestantism was a decided advantage" (Temin, 1997:267). This is because, as one of the Protestant crusaders, John Wesley once said, "Religion must necessarily produce industry and frugality...We advise all Christians to gain all they can and save all they can...and that in effect to grow rich" (Haralambos, 1980:465). Thus, many Pentecostal members today own banks and private corporations because their doctrinal ethos require such of them as heirs of God, hence boosting capitalism in Nigeria, and ultimately driving economic growth in development process.

Prior to the Pentecostal reformation in Nigeria, clergymen were seen as humble servants of God whose rewards are waiting for them in heaven. But with the rise of radical Pentecostalism in Nigeria (essentially, the Pentecostal 'Prosperity Gospel preaching' churches), there is a change in religious attitudes and beliefs where clergymen are now seen as servants of God whose rewards must start from here and now, as evidence of serving God. Poverty is seen as a vice of ungodliness. Today, many clergymen own private jets, forerunners (SUVs) and are seen in the board of directors of many corporations in Nigeria, hence proving Weber's thesis that religious beliefs can change economic behavior that can potentially influence change in society social structure.

Thus, Christian Faith-Based Organization religious values seem to share points of intersection with

development vision, especially human development visions. For instance, in the education dimension of human development vision; in Nigeria today, the Pentecostal ‘Prosperity Gospel preaching’ churches, in line with their religious values, are seen encouraging their members to go to school and even giving free education to school age children from poor families. Christ Embassy Ministry of Rev. Chris Oyakhilome, for example, has a 'Poverty-reduction' arm known as "Inner-City Missions which established tuition-free schools (primary to secondary) in some specific areas of Lagos to empower people's access to education. The "Inner-City Missions" arm, as well, has a yearly "Send-Portions" (food and clothing drive) program to indigent families in slums of Lagos. Besides, in terms of healthy and long-life dimension, many of the Pentecostals (e.g, Winners Chapel, Redeem Church, Synagogue, etc.) and Christian NGOs in Nigeria are seen holding Immunization programs, Vital signs examinations for diabetes and high blood pressure cases, thus helping Nigerian citizens to have free access to health facilities to prolong lives. Moreover, part of their Christian literature is to create awareness to their members of healthy living tips. This is because they believe that God has sent them as "lights of the world", and they are to impact the society where they operate. Additionally, in terms of living standard dimension of human development vision; in Nigeria today, many of the Christian Faith-Based ‘Prosperity Gospel preachers’, due to their doctrinal belief in prosperity of their members (and no idleness), have established entrepreneurial vocational schools where they train their members to acquire certain entrepreneurial skills that can aid them achieve good living standard for themselves. Christ Embassy Ministry, for example, has 'Entrepreneurial Vocational School'(situate at Agor Palace Way, Okota Lagos) to empower their members to gain certain skills that could help them earn income to achieve a decent living standard. With these pro-human activities, the Christian Faith-Based Organizations can help add value to Human Development in Nigeria. Supporting this, Freeman (2012: 9-15) affirmed that, "Pentecostal churches are often rather more effective change-agents than development NGOs. This is because they focus on some key aspects of change...they are exceptionally effective at bringing about personal transformation and empowerment..."

2.6 LEADERSHIP AND THE DEVELOPMENT CHALLENGES IN NIGERIA.

“Everything rises and falls on leadership”.

- (Maxwell, 1998: 225).

According to UNDP (2004: 4), “leadership can be defined as the capacity to inspire others to

action. Leadership in this sense is critical for the development of the individual, organizations and societies...this is transformational leadership, and the end result is empowering others.” In the same vein, Ninalowo (2004: 184) drawing insight from Amtai Etzioni defined leadership as, “the ability, based on the personal qualities of the leader to elicit the follower’s voluntary compliance in a broad range of matters”. It involves a complex of interaction among the leader, the followers, and the situation (Robert, 2004). To a limited or greater extent, the centrality of the foregoing definitions is that, leadership is all about influence to bring about desired actions valued by the stakeholders involved in the situation. However, a caveat should be added here that, the element of influence via the apparatus of force, coercion or compulsion negates practical expression of legitimate leadership, as praxis. A legitimate leadership should be able to utilize its hallmark of influence to achieve the general will of the people. Supporting this, Farida (2009) posited that effective leadership is one that pursues programs that are sustainable for the people, granting the citizenry access to basic amenities. Leadership position, essentially politically elected leadership position, constitutionally presupposes a social contract relationship between the elected leaders (the political class) and the electorate (the subaltern class: the ruled/citizenry). This social contract suggests that there is, supposedly, a symbiotic relationship between the leaders (the political class) and the led (the electorate/citizens) whereby mutual obligations are discharged reciprocally by both parties. That is, there are social expectations attached to such contractual relationship: whereas the electorate are expected to give their mandate to the elected leaders and be law-abiding citizens; on the other side of the contract, the elected leaders are expected to enhance the quality of life of the generality of the people (the electorate) with the provisions of human centered development facilities like, access to education, health facilities, electricity, good roads, and employment opportunities. But where there is a distortion or expectation gap or rupture between the ideals of a legitimate leadership and the actual performance, it is tantamount to ‘leadership-legitimation crisis’ (i.e., crisis of legit leadership); and such leadership crisis with its immanent contradictions of reactions and counter-reactions from the irate citizens usually ushers in a state of ‘anomie’ (normlessness or ‘rule-lessness’) by way of revolutions, vandalism (e.g. destruction of oil pipe by the irate Niger Delta movement), violent protests, strike actions by the disgruntled and marginalized citizens, which stifle development process. With this understanding of the notion of leadership, and vis-a-vis the expectations of the people, it becomes possible to inquire into the relational aspects of leadership and the human condition in Nigeria.

Perhaps, the pertinent questions to ask on the notion of leadership and its relationship with the development challenges in Nigeria are, what is leadership doing to improve peoples' access to education? What is leadership doing to provide adequate health facilities for the people? What is leadership doing to reduce unemployment rate, poverty levels, and to improve the living standard of the people? The ultimate intention of an average Nigerian citizen is to have enlarged opportunities to attain a good and comfortable life. Especially as society in its value system has set 'means' and 'goals' for the citizens in terms of attainment of the successful and good life – essentially, the goal of improved quality of life but without providing the affordable means of attaining it.

Taking reflections on some significant periods in Nigeria's chequered history (both the military and the civilian administrations) since 60 years of her political independence, there seem to be a discernible trend – the quality of the human condition seems to have been retrogressive overtime: there has been a rupture between the ideals of legit leadership, as praxis, and the human condition. In which case, there has been crisis of leadership in the nation with regard to the amelioration of the human condition in Nigeria. Typically, during the administration of the former military president Major General Ibrahim Babangida (rtd.), Nigeria earned a huge sum of money to the tune of \$12.4 billion USD (Daily Independent, July 31 2010) in oil exports during the Gulf war (Iraq-Kuwait war) of 1991, in what was tagged to be an “oil wind fall” that brought the international oil price to unprecedented levels; and yet such revenue never reflected on the welfare of the Nigerian citizens as the human development index for Nigeria in 1990/1991 was abysmally low at 0.242 (UNDP, 1991) ranking 129 out of 160 countries reviewed in 1991(UNDP, 1991). Poverty levels at the same year was 42.7% (NBS, 2003) increasing to 65.6% by 1996 (NBS, 2003), 5 years after the “oil-wind fall” – signifying that the oil gains from the 1991 “oil wind fall” never reflected on the wellbeing of Nigerians. According to the World Bank (2011: 1), “economic growth enhances a country's potential to improve the socioeconomic conditions of its people. This is because economic growth, by increasing the total wealth of a country, provides the resources required to permit sustained human development improvements” – only applicable, where there is a responsible and responsive leadership. But a situation where a nation with increased income/economic growth yet has poor socioeconomic conditions or poor human development status – amidst abundant natural resources – is a pointer to a problem of leadership. Truly said, the problem of Third World nations like Nigeria is underdevelopment (Jack et al. 2016), but the

problem of underdevelopment in Nigeria is bad leadership. Similarly, in 2014 Nigeria was famed to be Africa's largest economy with its economy rebased at \$510 billion USD (The Guardian, April 7th 2014); yet Nigeria's HDI for both 2013/2014 respectively was 0.52 index, classified among countries with low human development status, signifying that its national income increased but not reflected on the socioeconomic status of the citizens. Thus, the ugly picture of the development challenges in Nigeria is a paradox of growth without equity or redistribution, a paradox of growth without real development ideals due to poor leadership. Hence, it is apt to say that leadership challenges in Nigerian polity have contributed to development challenges in Nigeria. Onodugo (2016) identified a few factors as the antinomies of leadership affecting development process in Nigeria. These include as follow: -

1. Absence of development-oriented leaders.

According to UNGASS (2001), leadership involves personal commitment and concrete vision. More so, development process does not happen by accident in any nation, it does happen as a result of careful planning and efficient allocation of resources under a leadership that is committed to achieving such task (Tanko, 2015). Unfortunately, most Nigerian leaders are not committed to development task or vision. Attention is given more to projects that would benefit the political class for their vested class interest while lip-service is paid to development imperatives like access to education, health facilities, creation of employment opportunities to alleviate poverty and improve decent living standard. Buttressing this, World Bank (2011) affirmed that, historically, most governments in Nigeria do not allocate substantial portions of their budgets to social protection areas. For instance, in the recent 2020 revised budget, the Federal Government reduced the education budget by 54.29% from N111.78 billion to N51.1 billion, reduced health budget by 42.68% from initial N44.49 billion to N25.5 billion while keeping the National Assembly allocation high at N115.2 billion (with only insignificant reduction by 10% from its original figure of N128 billion) (Punch June 3, 2020); additional N27 billion (Punch June 3, 2020) was also given to National Assembly for building renovation while a critical sector like the health sector receives a paltry sum of N25 billion – and this is amidst the COVID-19 pandemic that should have been a stimulus to inspire adequate budget for the health sector. That is a misplacement of priority, and signifies that our leaders are not committed to the development vision. Thus, lack of leadership commitment, not lack of financial resources, is often the real cause of human neglect, and that is a big challenge to development in Nigeria.

2. Absence of accountability and transparency.

There is a complete absence of accountable and transparent leaders in Nigeria. Typically, former president Babangida could not account for \$12.4 billion USD made from the “oil wind fall” of 1991. Besides, there has been several billions (both in naira and dollars) recovered from corrupt leaders by EFCC in their anti-graft mission with the aid of “whistle-blowers” revelations in this present administration of President Buhari, yet the government cannot account for these recovered loots while the socioeconomic status of Nigerians is worsening – with more than 82 million Nigerians presently living below the poverty-line of less than \$1 per day, estimated at N137, 430 per person per year (NBS, 2020), with the urban poverty index rated at 18.04% and rural poverty index estimated at 52.10% (NBS, 2020). Additionally, during the President Goodluck Jonathan administration, a controversy arose by September 2013 over the alleged missing money from the national coffers: the former CBN Governor (Alhaji Lamido Sanusi) sent a memo to President Jonathan alleging that the NNPC was diverting oil revenue to the tune of \$49.8 billion USD (about 8 trillion naira) for over 18 months (Premium Times June 14, 2020). But despite the data and documentations provided by the CBN Governor the government denied losing any money. A private audit firm was asked to do private independent investigation on the missing funds but their report was not published by government. Thus, Nigerian leaders abuse public offices for their private gains. A political system that ought to be pro-human in serving the interest of all has rather become a system of “lootocracy” by “lootomania” political leaders.

3. Corruption

A culture of corruption has bedeviled the nation Nigeria all most at all leadership levels, and this has affected Nigeria’s development process. The outrageous billions of dollars stolen by the corrupt political class, revealed by the “whistle-blowers” in recent times is a case in point. Additionally, in 2006 there was an allegation that the \$200 million USD recovered from the \$700million USD stolen and stashed away at Swiss Bank by the late former military president Abacha, was misappropriated; to which Swiss government responded that Swiss signed an agreement with Nigerian government that the repatriated money should be injected into human development projects (Swiss Broadcasting Corporation December 5th, 2006); yet the human development indexes of Nigeria after 3 years of repatriating the funds were very low, and sluggish at 0.474 (2006), 0.479 (2007), 0.485 (2008), and 0.491 (2009) (UNDP, 2019). Besides, on May

4th, 2020 a huge sum of \$311million USD stolen by the former military president, Abacha was repatriated to Nigeria by the U.S.A government (Premium Times May 4, 2020). These are funds that should have been directed to improving the human development status in Nigeria, but are carted away by the corrupt public office holders for their own vested interests. It is only in Nigeria that animals like ‘snakes’ and ‘monkeys’ are purported by the political class to swallow money. For instance, during the first tenure of Buhari (2015 - 2019), it was alleged that snake swallowed N37 million at JAMB office vault (Vanguard February 17th, 2018), while another older specie of the animal kingdom, the monkey swallowed N70 million belonging to the Northern Senators Forum under the watch of Senator Adamu (who was being dismissed as the NSF chairman) who claimed that the missing N70 million was swallowed by monkeys in his farm (Vanguard February 21, 2018); this was amidst the rising incidence of poverty in the nation, especially in the northern part of Nigeria as World Bank (2020) reported that 87% of poor people in Nigeria are from the north. Thus, the development challenges in Nigeria have persisted because our so-called leaders are diverting the resources meant for nation building for their private uses through their numerous corrupt practices.

Other antinomies of leadership that can pose a challenge to development process in Nigeria include, i) leadership myopia, and ii). The crisis of leadership.

4). Leadership myopia of the development vision.

Myopia refers to limited or narrow knowledge of a phenomenon or reality.

Our political leaders manifest a limited or myopic knowledge of what true development process entails. They often concentrate on one dimension of development – the income growth dimension. The ‘Vision 20:2020’ economic plan to attain a GDP of \$900 billion USD, to be classified among developed economies by end of 2020 (Premium Times January, 2020) is a case in point. This is a defective measure of development process as this does not necessarily translate to ‘Growth with redistribution or equity’. Over time in Nigeria’s post-independence politico-economic development plans, the leaders have always focused on the monolithic oil sector for immediate income generation to grow the GDP, while down-playing on social protection areas or human centered development areas like health and education sectors that may not have immediate financial yields. Typically, in the recent 2020 revised budget, education and health sectors were allocated minimal budgets of N25.5 billion and N51.1 billion (Punch 3, 2020), respectively. This

is at best, gross distortion of reality and a myopic view of an ideal-typical development process; true development, beyond income indices, cuts across the various spheres of human condition – economic, social, psychological, political, and cultural spheres, etc. Our leaders need to define steps needed to be taken to meet the basic needs of the citizenry and not fixate development plans on only GDP figures which do not impact on current realities on ground. Supporting this, Bill Gates of America on his visit to Nigeria in 2018 asserted that, Nigeria’s present economic plan does not have the capacity to address the unique needs of the people at present. According to him, Nigeria’s ‘Economic Recovery and Growth Plan (ERGP)’ prioritizes physical capital [GDP growth] over human capital; and that the most important choice the Nigerian leaders should make is to maximize the country’s greatest resources which is the people (Premium Times January 19, 2020). That is, while development process requires economic/income growth, income growth is not enough for a robust human centered development process because most times income growth does not translate into higher levels of human development which should have been the primary focus. A people-oriented development process is about expanding the richness of human lives rather than the richness of the economies (UNDP, 2020). Attention should, therefore, be given to a broad spectrum of development dimensions to provide enlarged opportunities for a sustainable human centered development process for the people.

5). The crisis of leadership.

A crisis exists when there is a mismatch between ‘what is’ (reality) and ‘what ought to be’ (ideal) (Ninalowo, 2004). The former is structural and the latter exists as the view-point or expectations of the people experiencing certain social realities. That is, crisis exists when a significant number of people perceive a discrepancy between what is considered to be right or legitimate and the actual state of affairs. Under this condition, people are apt to question and challenge the legitimacy of the social and political arrangements producing such unpopular and inimical conditions. Where leadership has failed in its expectations, it amounts to ‘leadership-crisis’ - a situation of distortion between what is expected of ideal leadership and the actual performance. This results into situation where the citizenry loses hope in the state (the polity) and tries to exit from the state (e.g. separatist agitation tendencies – Biafra separatist agitations), or devise other deviant or criminal means of “making it” (Ninalowo, 2004:74), which further reproduces itself into various forms of vices and insecurities that stifle development process, like revolutions/insurgencies, kidnapping, vandalism of public properties to get attention of the erring political class, thus making Nigeria a high risk

area for foreign investment.

However, such contradictions of leadership which pose challenges to development process can be mitigated in a situation where the actual performance of leadership matches its expectations. A few ideal-typical situations that could favour development process are proposed as follow: -

1. A situation of socio-economic empowerment: an enabling environment where the citizens have enlarged and unrestricted opportunities towards an improved quality of life in terms of access to education, health facilities, and employment opportunities and/or decent living standard.
2. Socio-political empowerment: freedom to participate in politics (exercise one's franchise) and be able to criticize the government without being sanctioned by the power that be.
3. Legal empowerment: a situation that allows ethos of absolute democratic permissiveness, where the democratic ethos of the principles of separation of powers, and the rule of law are held sacrosanct; where the judiciary can independently perform its legal function of punishment of the offender without fear or favour, and bring the corrupt leaders to book to curb the menace of embezzlement of funds meant for the development process of the nation.

Therefore, due to the shortcomings of our political leaders to provide a robust human centered development process in Nigeria, it becomes imperative for non-governmental organizations like the Christian Faith-Based Organizations to come in as human development drivers and complement the efforts, assisting in the easing of the development burden by contributing to the welfare of the community members where they operate. Thus, the dynamics of leadership and its impact on development challenges in Nigeria can also be distilled within the leadership sphere of the activities of the Christian Faith-Based religious Organizations. It is the religious leader who buys into human development vision that will be committed to it, to contribute to the wellbeing of their members and the communities of their operations as an expression of their corporate social responsibility (CSR). Leadership within the religious organizations is not for personal gains but for services to the people that the leaders relate with, in the environment. As Jesus Christ, the pillar of the Christian faith, exemplified in His earth walk with His actions, and in His famous statement: "I have come to serve and not to be served". Therefore, the leadership in Christian Faith-Based Organizations should be willing to make the sacrifice to impact positively on the socioeconomic status of their members and the communities. The evidence of successful leadership is not necessarily in the acquisitions and display of private properties – private jets, exotic SUVs, and

ownership of business conglomerates, etc.; the evidence or true measure of successful Christian leadership should be measured by the number of lives impacted (both spiritually and materially), a devoted commitment to the amelioration of the human condition of the community members. There will not be true leadership among the Christian FBOs if the leaders live in affluence while their members and communities of operations wallow in abject poverty, lack of access to education, and lack of access to health facilities, etc. Jesus, the leader of the Christian faith, was concerned about the poor, and how those in leadership positions treated them. He said to the rich Jewish leader that came to inquire of His Kingdom requirements: “Go and sell all what you have, and distribute to the poor, and come and follow me”. Faith-Based Organization leaders should be servant leaders – being development-oriented, relevant and responsive to their environment.

2.7 WORSENING SOCIO-ECONOMIC CONDITIONS IN NIGERIA

The Nigerian transformation agenda (‘Vision 20: 2020’) launched in September, 2009 during the administration of late President Yara’dua (which had its formation during the administration of former President Obasanjo) aimed at ensuring that Nigeria becomes one of the ‘Top 20’ most developed countries in the world, targeting to rebase its GDP at \$900 billion USD by 2020, (Premium Times January, 19 2020). Besides, the blueprint recognized that there is a widening gap between the country’s economic growth and the human development progress in Nigeria (World Bank, 2011). Reflecting on the outcomes of the socioeconomic conditions in Nigeria overtime, it is disappointing that the audacious 11-year old ‘Vision 20: 2020’ is far from being realized as its deadline 2020 is rounded off, and there is no positive scorecard to match the tall vision. At the turn of January 1, 2020 Nigeria did not meet its GDP target of \$900 billion USD with its nominal GDP estimated at \$446.5 billion USD, with 2.2% growth rate by December, 2019 (IMF, 2019). Although, Nigeria was ranked 27th largest economies in the world by 2019 (IMF, 2019), yet such economic growth did not reflect on the wellbeing of its citizens. According to Premium Times (January 19th, 2020), the long term plan did not make impact on Nigeria’s development challenges as many Nigerians are in worse socioeconomic conditions than ever before in terms of worsening socioeconomic indicators like, unemployment rate, poverty rate, illiteracy, poor health facilities, poor social service/infrastructural decay or availability, etc. Presently, Nigeria has the highest number of people living in extreme poverty across the world with an estimated 86.9 million people living on less than N381/day (Premium Times January 19th, 2020). When compared with other sub-Saharan African countries especially in 2019, the socioeconomic conditions in Nigeria (the

'Giant of Africa') are worse off than theirs.

TABLE 2.7 (1): NIGERIA AND SELECTED SUB-SAHARAN AFRICAN COUNTRIES' SOCIOECONOMIC INDICES (2019).

Country	Employment Rate. %	Education Index.	Life Expectancy (Years).	MPI %	HDI	IHDI
Nigeria	51.9	0.486	54.3	51.4	0.534	0.349
Ghana	63	0.559	63.8	30.1	0.596	0.427
S/Africa	40.6	0.721	63.9	6.3	0.705	0.463
Kenya	60.1	0.526	66.3	38.7	0.579	0.426
Angola	72	0.498	60.8	51.1	0.574	0.392

Source: UNDP (2019). Human Development Data (1990 - 2019).

Keys

HDI: 0.800 – 1.000(very high), 0.700-0.799 (high index), 0.555-0.699 (medium), 0.350-0.554 (low index).

IHDI: Inequality-adjusted Human Development Index (metric scales same as HDI).

MPI (Multidimensional Poverty Index): Rate (%) of population in multidimensional poverty (measures beyond income poverty, to include % of the population poor to have access to education, health facilities and adequate living standard).

For instance, according to the above socioeconomic indices, while Nigeria recorded only 51.9% employment rate (leaving off a high rate of 48.1% of its labour force population without jobs), countries like Angola, Ghana, and Kenya recorded a considerable employment rates of 72%, 63% and 60.1%, respectively in 2019. Besides, her HDI was low at 0.534 index signifying that there is no significant reflection of its economic growth on the human development status of its citizens; and when inequality is put into consideration, its inequality-adjusted human development index (IHDI) is abysmally low at 0.349index signifying that amidst its poor human development status inequality is at high levels: when compared with South Africa (0.463), Ghana (0.427), and Kenya (0.426), although low, Nigeria IHDI is very low; and worse off when compared with Angola (0.392) – signifying that, these other countries, although with low statuses, made comparatively better efforts than Nigeria in the socioeconomic conditions of their countries. Moreover, the data shows that the population of Nigerians living in multidimensional poverty is higher in Nigeria (at 51.4%) than in other sub-Saharan African countries. National Bureau of Statistics (2019) reported

40% poverty rate in Nigeria. But this rate measures poor income per capita; that is, only those who are income poor (living below poverty line of less than N381/day). Multidimensional poverty indicator is broader, it reflects the real poverty incidence in Nigeria: it reflected the % of the population poor to afford good education, poor to afford health facilities, and poor to afford decent living standard. Nigeria is ranked 27th in terms of GDP growth yet has the highest number of people living in abject poverty (Premium Times January, 2020). Hence, Adebisi and Wakeel (2006: 314-315) posited that, “the concern about poverty in Nigeria is very great; the Nigerian situation is a paradox. It is a rich country inhabited by poor people -- poverty in the midst of plenty”. And this poverty has a string effect; it further leads to high rates of morbidity and mortality due to lack of funds for the poor to afford nutritious food, and attend to one’s health challenges. According to the Economist (January 24th, 2008), World Health Organization revealed that hunger and malnutrition are the gravest threats to the world’s public health, and malnutrition is by far the biggest contribution to child mortality. Those living in poverty have also been shown to have a far greater likelihood of having a disability within their lifetime (World Bank, 2013). Besides, the challenge of inequity is at crisis levels in Nigeria. According to Oxfam (2019), the richest man in Nigeria earns about 150,000 times more than what the poorest 10% of Nigerians spend on average on the basic consumptions per year. Additionally, its health sector requires urgent attention. As a result of the deteriorating health sector, Nigeria is at the bottom of most world health indices. UNDP (2019) human development data revealed that an average Nigerian life expectancy is only 54.3 years. When compared with other sub-Saharan African countries in the above socioeconomic indices, Nigeria is far below Kenya (with 66.3 years life expectancy), far below South Africa (63.9 years), Ghana (63.8 years), and below Angola (60.1 years) (UNDP, 2019). This worsening health sector has made Nigeria to become the worst place in the world to bear children or cater for infant or mother, and has the second largest stunted children in the world (Premium Times January 19th, 2020). And yet with this critical condition of the sector, health sector was not prioritized in the recently revised 2020 national budget as it was allocated only an insignificant sum of N25.5 billion, comparatively low with National Assembly allocation of N115.2 billion, plus N27 billion for building renovation (Punch June 3, 2020). More so, its education sector is worsening. Currently, Nigeria has over 10 million out-of-school children of primary school age (Premium Times January 19th, 2020). Its education index in 2019 was low at 0.486 (UNDP, 2019), signifying a low population of people that have access to education which portends a high rate of illiteracy. Nigeria

lags behind other sub-Saharan African countries in terms of population of people with access to education like South Africa with a high index of 0.721, Ghana with a medium index of 0.559; Kenya (0.526), and Angola (0.498) (UNDP, 2019) – these later countries (Kenya and Angola), although with low education indexes, yet Nigeria lags behind them, indicating a worsening status of education in Nigeria. Furthermore, infrastructural services in Nigeria are deteriorating, where available, (sometimes not even available). Infrastructural services like good road network, electricity, water facilities, and communication facilities, etc. are the bedrock of any economy. A well-developed infrastructure, not only does it attract foreign investment, is also an imperative for a sustainable long-term growth as well as a country's competitive advantage in the global economy. Nigeria has a different scenario. The poor infrastructural services in Nigeria has severe effects on people's socioeconomic lives (Thisday August 28th, 2018) – the perennial electricity shortages, housing problems, lack of proper water and sanitation infrastructures are making Nigerian states un-conducive for living, and business activities. Similarly, their unavailability as well as inefficiencies, especially in transport logistics (roads, ports and rail transports) is a major hindrance to economic development. The Global Competitiveness Index of the World Economic Forum (WEF, 2018), which provides insights into the drivers of a nation's productivity and prosperity like infrastructural services, ranked Nigeria 132nd out of 138 countries in 2017 in terms of infrastructural provisions, retaining same 132nd position as well in 2018 evaluation (WEF, 2020). According to WEF (2018), a major factor amongst the most problematic factors for doing business in Nigeria is inadequate supply of infrastructure. The rising population of Nigeria to an alarming level above 200 million people is adding to the strain and demands of the nation's infrastructure. This growing strain should have been a push factor for the government to give urgent attention to this infrastructural decay; on the contrary, less attention is given to it. For instance, some major federal roads in Nigeria awarded for rehabilitation are still lingering – Lagos-Ibadan express road, Apapa link road, Abuja-Kaduna express road, and the Second Niger Bridge which are recently re-scheduled to be completed as far as 2022 first quarter (Punch June 22, 2020). The power sector is not left out. About 47% of Nigerians do not have access to grid electricity and those who do, face regular power cuts (World Bank, 2020). The irregularity of power supply in Nigeria is making lives and businesses unbearable. According to the World Bank (2020), the economic cost of power shortages in Nigeria is estimated at \$28 billion USD per annum – equivalent to 2% of Nigeria's GDP. Thus, due to the growing infrastructural inadequacies in Nigeria, the World Bank, through

its International Development Agency (IDA) approved a huge sum of \$750 million USD in June 2020 to support Nigeria's Power Sector Recovery Operation (PSRO) (Thisday June 24th, 2020). If this money is judiciously used, and infrastructural services treated with a more sense of urgency, there would be a significant improvement. Unfortunately, Nigeria is bedeviled with crop of leaders who look out for their vested class interest while the citizenry wallow in abject socioeconomic conditions.

However, NGOs like Christian Faith-Based Organizations also have a role to play. Where these infrastructural services are available, they would also benefit from it being part of the environment. It is highly challenging to run a church where there are no adequate infrastructural services like electricity and good road network, or where the members are living in abject poverty with no access to education, health facilities, and employment opportunities, etc. which, on the other hand, provides the FBOs an opportunity to be relevant and impact lives in the communities of their operation, by complementing efforts of the state in fixing these socioeconomic challenges.

2.8 NON-GOVERNMENTAL ORGANIZATIONS AND COMMUNITY DEVELOPMENT.

Historically, the term, 'Non-Governmental Organizations' (NGOs), came to into prominence in 1945 because of the need for the United Nations to differentiate in its charter the participation rights for intergovernmental specialized agencies and those for international private organizations (Willet, 2001). Thus, according to Willet (2001), at the United Nations, private bodies that are independent from government control, not profit-making, not constituted as political parties, and non-criminal are recognized as NGOs. They are high-profile actors in the field of international development, both as providers of services to vulnerable individuals and communities, and as campaigning policy advocates (Lewis and Kanji, 2009). Additionally, NGOs can be defined as, independent voluntary associations of people acting together for some common purpose other than making money or any illegal activities (Willet, 2001). That is, they are not-for profit organizations which provide socioeconomic services for its members and others, and usually operate at the local, national or international levels. NGOs can be classified by their orientations and level of operations. For instance, by orientation an NGO may be for charities (i.e., oriented towards meeting the needs of the disadvantaged and the vulnerable in society, e.g., the Catholic Relief Services (CRS)); or for services (i.e., NGOs that provide services like, healthcare and education

services; e.g., Save the Children International, Child-Life Line Center, Lagos), etc. And by level of operation, some NGOs may be classified as Community-based organizations (CBOs), which operate within an area like cities to raise the consciousness of the urban poor to understand their socioeconomic rights; or at the national level (like the YMCAs, YWCAs, etc.) or at the international level (ranging from secular organizations like the Red Cross Society, PLAN International, to religious groups like the Faith-Based Organizations). The World Bank (2007) categorized NGOs activities as operational and advocacy. That is, NGOs act as enforcers, catalysts, and partners in human development or humanitarian operations/services at the local, national and international levels. They are change-agents and partner with other organizations to tackle problems, advocate and address human needs in their levels of operations.

Various terms are used to qualify NGOs – such terms include, ‘third Sector’ (that is, after the government sector which is the first sector; the business or profit-oriented organizations, the second sector; then NGOs which are non-profit oriented come third); ‘non-profit organization’ (because, they are not oriented towards making profits for themselves but to render selfless services to the people); ‘volunteer organizations’ (because, membership is not compulsory); ‘civil society’ (because, they advocate for the interests of the citizenry); ‘grass root organizations’ (because, they try to reach the vulnerable at the local or grass root level); ‘self-help organization’ (because, they are self-driven to reach out to others); and ‘non-state actors’ (because, they are wholly or partly independent of the state or government control).

According to United Nations (2014), community development is a process where community members come together with the purpose of taking collective actions to provide solutions to the community problems. That is, a process where the conditions of socioeconomic progress are created within the community, and reliance on community initiatives. It can also be viewed as the improvement of poor, vulnerable neighborhoods in desperate needs of socioeconomic provisions like infrastructural facilities (health facilities, education, roads, electricity, and economic empowerment, etc.) when they need them. The primary purposes of community development include, ensuring improved quality of life; engendering cohesion and unity of the community; and fostering economic growth. Generally, its purposes entail commitment to rights of the people, solidarity, democracy, equality, environmental sustainability and social justice (United Nations, 2014). Although, the local, state or federal government may be involved as stakeholders in community development, it is expected that the members of the community should be the front-

liners in community development initiatives as its benefits or otherwise directly affect the individual members of such communities. But where these communities are highly fragile and vulnerable due to the worsening socioeconomic conditions in the country, it is expected that other bodies like the NGOs who are part of the environment in their various levels of operations, as part of their corporate social responsibility, should rise up to the call to assist in mitigating the poor human condition in these communities.

Non-Governmental Organizations have been a dominant participant in the development process throughout the world. Particularly, among the poor Global South region like Africa, participation has assumed greater relevance given the complementary or occasional supplementary role NGOs play to that of government in social development (Daniel, et al., 2018). Similarly, the need for immediate response to humanitarian crisis and/or socioeconomic conditions in societies like Nigeria has made faith-based non-governmental religious organizations vital stakeholders in development. Thus, in recent times, African countries (Nigeria, inclusive) can be viewed as a home of growing numbers of NGOs. Nigeria alone has over 46,000 registered NGOs according to Corporate Affairs Commission records (ThisDay 23 September, 2009). Lagos state in particular, has over 4,000 registered NGOs involved in community development (Lagos state government, 2020). A few of these include, YMCA Lagos, LEAP Africa, Healing Wings Foundation, Monarmi Humanitarian Foundation, Center for Law and Enforcement Foundation, Child-Life Line Center, etc. There is nowhere in Africa that does not have some kind of contact with NGOs. In Nigeria, their activities have been observed to include that of service delivery (e.g. reliefs, welfare palliatives, basic skills training, etc.); education provisions (scholarships for the indigent, free entrepreneurial training); and public policy advocacy (Stromquist, 2002). Other roles include charitable donations to vulnerable communities and the less privileged, counseling and support services, awareness creations of human rights, promotion of sexuality and reproductive health education, legal and micro-finance supports. These interventions empower the communities to take control of their own lives and achieve their desired goals for living.

Thus, in Nigeria the network of NGOs has been on the increase; and in recent times, NGOs are networking with national and international bodies (like, the UNO, EU, IMF, the World Bank, and other multilateral organizations that see them as vital elements) in meeting human development challenges in developing countries like Nigeria. Despite the government and NGOs efforts, the socioeconomic conditions in Nigeria are still worsening; for instance, the inequality-adjusted

human development index in Nigeria (0.349) especially in the communities is far below some sub-Saharan countries like Angola, Kenya, Ghana and South Africa (UNDP, 2019), number of out-of-school children still on the increase (Premium Times 19th January, 2020), and excruciating high rate of poverty. This may be because over 15% of total overseas development aid channeled through NGOs are notoriously implemented (World Bank, 2001) or that NGOs are not committedly sensitive to the felt needs of Nigerians in spite of their seemingly increasing activities. Besides, it has become obvious that governments can no longer single-handedly meet most of the community development needs. Therefore, this calls for an urgent desire for development partners like NGOs to be more transparent and committed in complementing government efforts. Faith-Based Organizations, as part of non-governmental organizations, and in consideration of their corporate social responsibility in the communities of their operation, should increase their contributions in assisting to mitigate the worsening community development challenges in Nigeria.

2.9 CONTRIBUTIONS OF CHRISTIAN FAITH-BASED ORGANIZATIONS IN HUMAN DEVELOPMENT ACTIVITIES IN NIGERIA.

The failure of development as expressed in the high level of poverty in Africa, especially in Nigeria, and the consequent emphasis of bilateral and multilateral aid agencies on participatory development and decentralization has brought to the limelight the role of Faith-Based Organizations in human development process in African states, and Nigeria especially (Olarinmoye, 2012). Not much is known about Christian FBOs and their human development activities in Nigeria. They seem to be silent actors in development process due to their religious nature, and as a result not many people may be aware of certain contributions made by them. Thus, this has led to the growing criticisms and skepticisms about the efforts of these Christian faith-based religious organizations (especially, the ‘Pentecostal prosperity preaching churches’) as regards rendering any assistance in the improvement of the poor human condition of the members and the communities of their operation. Their silent nature may have made some people to perceive the leadership of these churches to be engaged in ‘churchpreneurship’, perceived as living flamboyant lifestyles with the commonwealth of their members while the poor members and the communities of operation wallow in abject poverty. ‘Churpreneurship’ has been defined by Shumba (2015) as the various engagements of the church in business ventures with the aim of making profit.

Although, the growing criticisms and skepticisms notwithstanding, there have been pockets of evidences of the contributions of faith-based religious organizations in the human development activities in Nigeria. As corroboration to that, Clarke and Ware (2015) noted that, in the later part of the 20th century, many faith-based organizations motivated by their religious faith and beliefs began to work beyond their own borders to improve the material well-being of the World's poor. Typically, in the health sector, health delivery remains the development programs of some Christian FBOs in Nigeria. For instance, the Christian Health Association of Nigeria (CHAN) provides 40% of healthcare services in rural areas in Nigeria, according to World Health Organization (Odumosu, Olaniyi and Alonge, 2009). The Redeemed Christian Church of God (RCCG) as part of their social welfare program conduct health outreaches to drug addicts, street urchins, prostitutes and HIV/AIDS victims, free healthcare delivery services within Lagos communities; and regular distribution of healthy foods (every Sunday) to the prisoners at the prison institution in Lagos fondly called "Adeboye Jollof rice". RCCG also donated hospital equipment and ambulances to government hospitals (John, 2017). Some of the health institutions operated by the RCCG in Lagos state and its neighborhoods include, 'Healing Stripes hospital' (Victoria Island, Lagos), 'Well-Spring Rehabilitation Centre' (Ojodu, Lagos), 'Christ Against Drug Abuse Ministry (CRADAM)' (Ikeja, Lagos), 'House of Joy Health Centre' (Surulere, Lagos), 'New Life Drug Addicts Rehabilitation Centre' (Lekki, Lagos), 'RCCG Maternity Centre' (Ibadan), and the 'Redeemed Health Centre' (Ogun state, etc.). Additionally, the Christ Embassy ministry of Pastor Chris Oyakhilome, through its Trauma Care Foundation provides free medical services to the impoverished, less fortunate individuals and the communities; also provides health professionals skilled in providing quality medical care to emergency trauma cases. The Foundation has carried out many health services to school children, law enforcement officers and care-givers in Lagos state, and engages in the campaign for blood donations to meet emergency health situations (www.cofi.org). Furthermore, the Synagogue Church of All Nations (SCOAN) owned by Prophet T.B. Joshua, through its humanitarian arm, in September 2016 financed the corrective throat surgery in a South African hospital worth \$50,000 USD for a 13-year old orphan boy, by name, Master Praise Sunday, resident in Lagos state (PrNewswire 16th February, 2017). Similarly, SCOAN financed a medical trip to India for a Policeman in Lagos for the restoration of his urinary system damaged by a gun shot from gunmen during his civil duty, worth \$25,000 USD (PrNewswire 16th February, 2017). According to Pulse.ng (10th January, 2015), part of the

humanitarian activities of SCOAN is to move from home to home attending to the sick and elderly with foods and medicine.

Access to education assumes a center stage in the human development activities of some of the FBOs in Nigeria. For example, the Living Faith Church (a.k.a Winners Chapel) owned by Pastor David Oyedepo through its scholarship scheme (known as David Oyedepo Scholarship Scheme) sets aside an annual amount worth \$7,000,000 USD to be administered in scholarships and bursary awards for education up to first degree level to church members and is disbursed through its satellite fellowships where membership is validated (Adelegan, 2013). More so, Winners Chapel General Overseer has a Foundation (David Oyedepo Foundation); as stated on its website, the Foundation has donated over N1billion of personal funds to the provision of education in Africa (Olarinmoye, 2012). Additionally, the president of Christ Embassy Church, Rev. Chris Oyakhilome donated Engineering building estimated at N1billion to the faculty of Engineering of Benson Idahosa University in 2018 (Love World News 10th March, 2020) to contribute to education in Nigeria. His Foundation, Chris Oyakhilome Foundation International (COFI), seeks to offer structured support for impoverished children across the world to guarantee them access to qualitative education, medical care, physical and spiritual nourishment to enable them lead normal, competitive and useful lives in their communities, and to live out their God-given destinies (www.cofi.org). Such humanitarian motives of COFI have been realized through the Inner City Mission arm of Christ Embassy Church which has provided private primary schools (known as the 'Inner City Schools') on free tuition at various localities in Lagos state to help indigent children gain access to education. Besides, at the Synagogue Church of All Nations (SCOAN), according to Pulse.ng (10th January, 2015), the number of beneficiaries who obtained scholarships is countless, cutting across all the states of the federation and running through all ethnic groups without discrimination.

Christian FBOs have been vital stakeholders in ensuring employment and other economic opportunities in Nigeria for both members and communities to improve their living standard. For instance, at the Redeemed Christian Church of God, empowerment programs are organized for church members and communities of operation (Ademigbuji and Adejo, 2016). Examples of such empowerment programs include, skill acquisition courses offered for 2-week duration, National Youth Sport Festival, REACH initiatives (outreaches to remote villages to distribute clothes, food other vital materials to the poor and to public schools in remote villages). Moreover, the Future

African Leaders Award (FALA) initiative of the Christ Embassy Church of Rev. Chris Oyakhilome has contributed to economic empowerment opportunities for the youths in the African region. FALA which is hosted annually, whose events have been honored twice by two notable African leaders, president Obasanjo and former Liberian president Mrs Ellen Johnson-Serleaf for 2018 and 2019 FALA awards, respectively (as the award presenters) – where the young African leaders who distinguished themselves with exceptional leadership and creative initiatives are recognized and empowered with millions of dollars – has helped to empower the African youths with economic and employment opportunities. More so, at the Synagogue Church of All Nations (SCOAN), Pulse.ng (10th January, 2015) reported that about 300 armed robbers were rehabilitated by SCOAN and empowered with decent jobs in 2015. Besides, SCOAN’s football academy provided two players to the Nigerian U-17 for the World Cup Championship in 2009 (Omotoye, 2010). Furthermore, Winners church contributes to economic empowerment in Nigeria through facilitation of entrepreneurial skills acquisition in its host communities (Olawajaju, 2013) to empower the people to be able to earn a living and overcome poverty. Additionally, Winners church through its World Mission Agency (WMA) provides employment opportunities wherever it operates and has total staff strength of over 2000 employees (Olarinmoye, 2012). Thus, the employment opportunities provided through the World Mission Agency, its publishing house and its schools are contributing to employment needs in Nigeria.

Community infrastructural services are not left out. Infrastructural service delivery has become part of the human development activities of Christian FBOs in their communities of operation. For example, RCCG General Overseer, Pastor Adeboye mandated all the church provinces to ensure implementation of projects within the localities of their operation to complement government efforts in providing basic amenities for the citizens (Latona, 2013). Hence, the church has a Corporate Social Responsibility (CSR) department in each province saddled with the responsibility to attend to any infrastructural needs within their locality. According to Michael (2014), RCCG has provided water projects across the country especially in remote areas far from the cities. In 2016, president Buhari commended pastor Adeboye for the social and humanitarian interventions in providing health and education infrastructures to complement the efforts of government (Channels TV March1, 2016). Similarly, at the Synagogue church, the General Overseer, Prophet T.B. Joshua donated the sum of N20 million to Arigidi-Akoko community of Ondo state for electricity upgrade (This Day 22nd February, 2019). Besides, the Christ Embassy church members

on every December 7th annually engage in infrastructural services (e.g. environmental sanitation and maintenance) within communities in Lagos (and across the nation) as a way to mark the December 7th birthday celebration of their leader, Rev. Chris Oyakhilome known as ‘Offer-7’. More so, at the Winners church, infrastructural development of host communities are prioritized; this involves rendering services which range from environmental sanitation, community beautification, and to construction of amusement parks (Olarinmoye, 2012). Supporting this, Omotoye (2010) noted that Winners Chapel has been rendering regular road repair services most especially Ota/Idiroko road that leads to the church.

However, in spite of the foregoing contributions of Christian FBOs in human development activities in Nigeria, the socioeconomic conditions in Nigeria are still worsening. Thus, with the rising socioeconomic conditions, coupled with the high expectations of the public for Christian FBOs relevance to members and communities who have contributed to its existence – and amidst the great luxury and/or flamboyant lifestyles of some of the church leaders – there exists huge skepticism by the people of whether Christian FBOs have sufficiently contributed to the wellbeing of the members and the communities or not. Hence, the enquiry on the public perception of the contributions of selected Christian FBOs in human development activities remains the focus of this study.

2.9.1 Challenges Affecting Christian FBOS in their Human Development Contributions:-

Christian Faith-Based Organizations unlike other NGOs derive their inspiration for action from religious ethos (that is, their faith) which define their obligations toward the divine and others (Akume and Adepoju, 2017). Thus, these obligations they owe to the divine and to the people around them define the spiritual and the humanitarian values they seek to realize. That is, it is their faith or their belief system that forms the criterion for their involvement in helping the needy. Accordingly, the bible emphatically states that, the believer in Christ, in so laboring ought to support the weak, and ought to follow the instructions of the leader of the Christian faith, Lord Jesus, that it is more blessed to give than to receive’. However, amidst these spiritual and humanitarian obligations, Christian FBOs are fraught with some challenges that impede on their contributions in providing socioeconomic empowerment schemes for the needy around them. These include (but not limited to) the following:

1. High expectations of the public and the demands of the growing population: -

Despite the several welfare packages provided by the Christian FBOs, there still remain many unmet needs that keep expanding due to growing population demands (Allard, 2007) and increasing levels of poverty in Nigeria. This pervasiveness of poverty in Nigeria may be attributed to endemic factors that are not unconnected to political corruption and bad governance. Certainly, poverty cannot be completely eradicated from any society no matter how well developed that society may be. Lord Jesus during His earth walk, emphasized that the world will always have the poor around it. Hence, while the public expects so much from the churches, the growing pervasiveness of poor socioeconomic conditions in Nigeria has eclipsed the efforts of the Christian FBOs such that despite their human development contributions it seems as if little or nothing is done to mitigate the situation. This contributes to the skepticism of people about Christian FBOs contributions in human development activities.

2. Competition among the churches:-

Some of the ‘Prosperity-gospel oriented’ churches are caught up in an unnecessary competition with one another. This has caused the competing churches to engage in unbridled acquisitions of properties, building of magnificent structures to appear better and more successful than their competitors. Hence, this rivalry among themselves has become a distraction from their divine mandate to care for the needy around them as more funds are rather channeled towards image-building while less attention is paid to the socioeconomic conditions of the members and the communities.

3. Ethnic feelings tendencies

The nativity of the General Overseers of the churches sometimes stimulates psycho-demographic factors in church membership that breed ethnic feelings, and ‘divide and rule’ tendencies among members. If the General Overseer is of Yoruba origin, the church tends to attract more Yoruba members than other ethnic groups; if the General Overseer is of Igbo origin, the church attracts more Igbo people than other ethnic nationals. For instance, the Deeper Life Bible Church of Pastor Kumuyi is viewed as ‘Yoruba church’ because his Yoruba origin attracted more of Yoruba indigenes to his church. Similarly, the Christian Pentecostal Mission (CPM) of Rev. Dr. Ezekiel is viewed as Igbo church because his Igbo origin attracted more Igbo members than other ethnic nationals. Thus, this demographic membership features can breed psychological feelings of ethnicity among members, where the ethnic group in majority seem to be more favored than the

minority in terms of wealth re-distribution among members. Similar challenge occurred among the early church where the members of Gentile origin (the minority) complained that their widows were neglected in the daily food distribution while the members of Jewish origin (the majority) were given more attention. Hence, these ethnic feelings can make some members benefiting more in the human development contributions of the churches while other minority members suffer.

4. Government Policies.

Government policies can impede on the human development contributions of Christian FBOs. For instance, the government has once tried to incorporate churches into paying corporate taxes like other business organizations that are for profit. This policy could only have a negative impact where the churches who are not for profit will begin to run the churches as profit-oriented organizations; they would begin to tax their members more (rather than depending on members free will offerings/donations) in order to recover the tax expenditure paid to the government. By so doing, the attention of the churches will be shifted from their divine mandate to preach the gospel of Christ and help the poor, to that of profit-making. Government should rather see the churches as partners in human development activities, and therefore provide an enabling environment for the churches to thrive so as to enable them complement government efforts in human development interventions.

5. Free will-based funding: -

The primary source of church funds is based on free will offerings or donations from members which are not mandatory. And due to the prevalent poor socioeconomic conditions in Nigeria some members of the church may have little or nothing to give as their free will offerings; tithes are only paid when one have a source of livelihood: a situation where most members are unemployed is highly unfavorable for adequate income generation for churches. As a result, the church may or may not generate enough funds to foot the bills for humanitarian projects. Most times completion of these projects, if started, lingers due to meager offerings collected from members.

6. Negative image before the discerning public.

Due to the flamboyant life styles of some of the church leaders, some critics perceive them as leaders who are focused on their own personal gains while neglecting the poor members and the communities. This stigma eclipses the efforts of other innocent church leaders who are committed

to human development activities. Their contributions are thus treated with suspicion and regarded as not enough vis-à-vis the luxurious facade put on by some of the church leaders.

2.10 REVIEW OF RELEVANT THEORIES

i). Social Exchange theory (by George Caspar Homans)

ii). Human Development Approach.

iii). Open System theory in Organizational structure.

i) SOCIAL EXCHANGE THEORY

Social exchange theory is a sociological and psychological theory that studies the social behavior of two or more parties in an interactive situation or social relations which involves each party having something of value that the other party values. That is, it favours a situation of ‘quid pro quo’ (‘something in exchange for something’). It suggests that if the costs or efforts put in a relationship are not reciprocated, it could lead to problems, conflicts or lack of trusts between the parties involved in the social exchange relations (Edward, 2001). Although, several scholars have contributed to social exchange theory like the American Psychologists John Thibaut (1917 - 1986), Harold Kelley (1921 - 2003) and the American Sociologists: George Caspar Homans (1910 - 1989), Peter Blau (1918 - 2002), and Claude Levi-Strauss (1908 - 2009); but of interest here is social exchange theory according to George Homan’s persuasion as he was the one that formally advanced the theory within the field of sociology (Cook and Rice, 2006).

Homans based his social exchange thesis on the following ideas: ‘equilibration’ (i.e., both parties equally have something of value to offer each other), ‘expectancy’ (i.e. both parties expect something or mutual advantages in return), and ‘distribute justice’ (i.e. both parties in fairness to each other are willing to deal fairly with each other and distribute to each other’s needs). His focus was on a small social group, especially a dyadic (two-person) social exchange. Thus, by hinging his thesis on the ‘norm of reciprocity’ from the frame of reference of utilitarian economics, he tended to understand the patterns of social interaction within small groups and the reward system in proportion to the invested efforts. Homans summarized the key tenets of his social exchange theory in the following propositions:

1). The Success proposition:

This states that, for all actions taken by persons, the more often a particular action of a person is

rewarded, the more likely the person is to perform or repeat that action in future.

2). The Value/Rationality proposition:

This states that, in choosing of between alternative actions, a person is more likely to choose the one that has the highest value or that has the highest probability of getting that valuable result. Actors in social exchange are rational value-seekers.

3). The Stimulus proposition:

This states that, if at the occurrence of a particular stimulus the actions of two individuals were rewarded in the past, the two individuals are more likely to engage in similar actions if similar stimulus occurs in the future.

4). The Aggression–Approval proposition:

This states that, A). When a person’s action does not receive the reward he expected, or receives punishment he did not expect, he will be angry or aggressive in the future to perform same action. B). When a person’s action receives the reward he expected or more than he expected, or does not receive the punishment he expected, he will be pleased and approve of that social exchange relation.

EVALUATION OF HOMAN’S SOCIAL EXCHANGE THEORY

Homan’s thesis is highly significant in terms of giving explanations to certain behavioral responses and/or perceptions of members and communities towards Christian FBO’s assistance in meeting members and community needs. For instance, a person is more likely to join a particular church if there is evidence that he would receive both spiritual and socioeconomic benefits from the church (i.e. value-rational orientation); and more likely to be more committed financially (donations/free will offerings) in other membership demands if his commitment in the past was rewarded by the church (i.e. success and stimulus orientations); and more likely to be annoyed, have wrong perception about the church, and change church if the church failed in meeting his socioeconomic needs when needed most, but more likely to approve of the church and recommend the church to others if his expectations are met by the church (i.e. aggression-approval orientation). However, the weakness of Homan’s thesis lies in the fact that, he sees social exchange relations to always be on mutual advantage for both parties as though it is the norm in all social exchange situations, thus

excluding the possibilities of altruistic social relations where one party may sacrifice while the other party is at the receiving end.

ii) **HUMAN DEVELOPMENT APPROACH**

The human development approach holds that the key aim of development policy should be to expand or enlarge the opportunities that people have to attain meaningful lives (Stewart and Samman, 2018). Income growth is a means towards this goal but not the goal in itself. Hence, human development approach sees true development as a process of enlarging people's choices, especially enabling people to live a long and healthy life, have access to education, and afford adequate living standard (Stewart and Samman, 2018). It emerged in response to the overarching fixation of mainstream development thinkers on economic growth as the main objective of development, and yet there existed high levels of poverty, illiteracy, inequality and unemployment rates irrespective of increased income growth. Since its emergence, and due to its pro-human orientation and assumption that the real wealth of a nation is its people, it has gained wide prominence and became adopted by the United Nations Development Programme, where it assumed a center-stage in the publication of UNDP's foremost Human Development Report in 1990 (UNDP 2006; Stewart and Samman, 2018).

Human development approach was the most effective answer to Dudley Seers' insightful remark to discountenance income growth as the main goal of development but rather to prioritize satisfying basic human needs (poverty reduction, elimination of inequality and unemployment rates) (Richard, 2011); also an answer to Amartya Sen's Capability approach which fixates on people's freedom to advance valued goals they have reason to desire and achieve (Stewart and Samman, 2018).

EVALUATION OF HUMAN DEVELOPMENT APPROACH

The strength of human development approach lies on the fact that it recognizes human welfare – the need for people to have enlarged opportunities and freedom to attain a meaningful life – as top priority in any development process, which lends credence to the relevance of this study on the contributions of Christian FBOs in human development activities. However, its limitation lies on the fact that, it lays too much emphasis on human welfare with less emphasis on income growth (which it only sees as a 'means' but not a goal). But the reality remains, that no nation can achieve human welfare for its growing population without income growth. Attainment of income growth

and/or re-distribution of income (to achieve the needed human welfare) can as well be a goal of any development process, not just a means. If one lacks the 'means' to solve a problem (goal), the aspiration towards getting the 'means' can as well become a goal in itself. Means is not an absolute or constant entity, it is a variable and social in nature (as it relates with humans who are dynamic): what is a 'means' today, relative to time and context, can become a goal tomorrow. Supporting this, Chang (2010) is of the opinion that, de-emphasizing income growth or market growth in development at the expense of human welfare is like crowning 'Hamlet' (human welfare) king without the 'Prince of Denmark' (income growth); doing so reduces the subject of development to a watered-down discourse.

iii). OPEN SYSTEM THEORY IN ORGANIZATIONAL STRUCTURE

Open system theory was originally formulated by a Biologist, Ludwig Von Bertalanffy in 1956, but the theory was thereafter applied across all disciplines (Scott, 2003), especially to the study of organizations with the understanding that both the organization and its environment permeate each other with significant effects on each other in the interaction process. From its original biological viewpoint, the theory conceptualizes an open system as one where, "all systems are characterized by an assemblage or combination of parts whose relations make them interdependent" (Scott, 2003:77). However, as one moves from natural sciences or mechanical frame of reference to social systems, the interactions between parts in the system become more complex and variable. Thus, from the social sciences frame of reference, an open system is a process that exchanges materials, people, capital and information with its environment. According to Scott (2003), open systems have 10 features, namely:

- 1). Importation of energy from the environment (e.g. resources, people, etc.).
- 2). Through-put (i.e. capable of transforming resources available to them).
- 3). Output (i.e. capable of exporting resources to its environment).
- 4). Systems are cycles of events (i.e. they keep evolving).
- 5). Negative entropy (i.e. they can as well be impacted negatively by the inputs and/or type of resources they get from their environment).
- 6). Information input, negative feedback and coding process (to maintain a steady state).
- 7). Steady state and dynamic homeostasis (i.e. they can be static and at the same time adaptable to

change to ensure growth and survival).

8). Differentiation and specialization.

9). Integration and coordination (i.e. the various parts of a system are integrated into a whole and their tasks well-coordinated to accomplish a unified goal.).

10). Equi-finality (i.e. the many parts are geared towards the same goal).

In terms of organizational structure, open system theory emerged after the Second World War as a variant to other organizational theories that pre-existed its emergence like the human relations perspectives of Elton Mayo, and the administrative theory of Henri Fayol, which perceived the organization as mainly a self-contained entity (Michael, 2004). Open systems perspectives see organizations both as hierarchical systems and as loosely coupled systems that have a semblance of interdependence between it and its environment (Michael, 2004). It holds that organizations are strongly influenced by their environment. The environment consists of other organizations that exert various forces of economic, social or political nature. Additionally, the environment provides key resources that sustain the organization and help it adapt to change for survival. According to Michael (2004), its propositions can be distilled in the following viewpoints: 1). **Contingency viewpoint:** it holds that organizations are organized in a way that best fits the environment in which they exist (i.e. they are organized in such a way to respond to the humanitarian emergencies or needs of its environment). 2). **Institutional viewpoint:** this perspective perceives organization as an institution or means through which the societal values and beliefs of the community where it existed are inculcated and expressed in the organizational structure. 3). **Resource-dependency viewpoint:** this holds that organizations, like an organism, receive their resources for survival from the environment, hence should adapt to the needs of their resource-providers (i.e. by way of corporate social responsibility, organizations should give back to the society that have contributed to their existence). Thus, the kernel of the forgoing open systems viewpoints is that an organization's survival depends on its relationship with its environment; hence it should be responsive to the needs of its environment as well.

EVALUATION OF OPEN SYSTEM THEORY.

Its thesis is highly significant, in that it recognizes the fact that organizations (like churches) are not self-made, they are sustained by the environment of their operation. And having received from

their environment, they should equally contribute to the welfare of their ‘resource-providers’ (members and communities). This marks it comparatively exceptional above the other theories reviewed, as it has been able to bring into one, both social exchange relations and corporate social responsibility in its thought process. However, its limitation lies in the fact that, it sees organizations as ‘systems’; somewhat mechanical, as though organizations are ‘things’ without minds structured to work in a particular pattern. Organizations are made up of human beings who are dynamic in nature, and therefore may not have one fixed way of operation in their environment. Besides, it may engender confusion as it tries to relate the physical realities of organizational operations with an abstract ‘System’ concept.

2.11 THEORETICAL FRAMEWORK

Open systems theory on organizational structure and its environment is adopted as the theoretical framework for this study. The reason for its adoption is due to its significance in giving an in-depth understanding of the principles of reciprocity (give and take) that should exist between organizations like Christian FBOs and their environment; and beyond that, it emphasizes more (than the other theories reviewed) on the need for the practice of ‘Corporate Social Responsibility’ (CSR) required of organizations like the Christian FBOs who have sustained themselves through the contributions/resources (‘entropy’) of their members. Thus, whereas the other reviewed theories are narrow and specifically majored on either ‘reciprocity’ (like Homans’ Exchange theory) or specifically on the human development needs (like the Human Development Approach), the Open systems is more encompassing as it incorporates into one both the principle of ‘reciprocity,’ and human development doctrine via its emphasis on corporate social responsibility of organizations to meet the humanitarian needs of the communities of operations –which is highly relevant to this study on selected Christian FBOs contributions on human development activities. Again, Open systems theory clarifies the criterion or the basis for the desired assistance of Christian Faith-Based Organizations in human development activities – which is based on the need for the churches to give back to the society and meet the humanitarian needs of the members and communities that have helped in sustaining the existence and growth of the churches (according to the ‘resource-dependency’ and ‘contingency’ viewpoints of open systems approach).

2.12 RESEARCH HYPOTHESES

The following hypotheses based on the objectives were considered.

Hypothesis 1:

H0: Christian Faith-Based Organizations have not contributed in assisting the needy to have access to education.

H1: Christian Faith-Based Organizations have contributed in assisting the needy to have access to education.

Hypothesis 2:

H0: Christian Faith-Based Organizations have not contributed in assisting the needy to have access to health care facilities.

H1: Christian Faith-Based Organizations have contributed in assisting the needy to have access to health care facilities.

Hypothesis 3:

H0: Christian Faith-Based Organizations have not empowered the needy to gain access to means of income and livelihood.

H1: Christian Faith-Based Organizations have empowered the needy to gain access to means of income and livelihood.

CHAPTER THREE

METHODOLOGY

This section of the study, which focuses on public perception of selected Christian Faith-Based Organizations in human development activities in Lagos state, contains the techniques and methods that were used in carrying out the study. The sub-divisions of this chapter include: research design, population of study, sample size, sampling technique, methods of data collection/instruments of data collection, and method of data analysis.

3.1 RESEARCH DESIGN

A research design is a procedural plan or strategy of investigation conceived by the researcher to obtain answers to research questions or problems (Kumar, 2011). It also involves the arrangement of the ways for collection and analysis of data in a manner that gives relevance to the objectives of the study, involves the study design to be used, as well as expected outcomes. The study was designed to collect both qualitative and quantitative data. The qualitative data entailed a descriptive interpretation of the responses gathered from the interview schedule. The quantitative data entailed quantified presentation of the magnitude or measurement of the respondents' responses to the research questions from the questionnaire, using percentage analysis, and graphs or charts where necessary. The justification for using both qualitative and quantitative approaches is because, qualitative-quantitative approach to research is more comprehensive as it involves flexibility in explaining the observed pattern of responses, and as well help in quantifying the magnitude of the observed responses to arrive at a more valid conclusions (Kumar, 2011). For a more reliable, valid and rich information, multiple approaches were used; these include: questionnaires, in-depth interview, observation (i.e. on the spot observatory assessment to substantiate the responses gathered from the questionnaire and the interview schedules), and secondary records/documents (e.g. Journals, statistical records (government/UN agencies publications), books, Newspapers, etc.). As part of its outcomes expectations the study, through its findings, helped in revealing whether Christian Faith-Based Organizations have made contributions in human development activities for the welfare of their members and communities, or not.

3.2 POPULATION OF STUDY

The population of study comprises adult men and women who are part of the population of

Pentecostal ‘Prosperity Gospel preaching’ churches in Lagos. The population of Lagos state is estimated at 21 million people (NPC, 2016) with 20 Local Government Areas (Lagos state government, 2018). Out of this 21 million population, 11 million are Christians (making 52.4% of the total population of Lagos state) while 10 million are Muslims or 47.6% of the total population (T.I.N Magazine, 2017). Due to lack of statistics, the total number of Pentecostal “Prosperity preaching” churches in Lagos, and the actual population of individual Pentecostal “Prosperity preaching” Christians out of this 11 million population of Christians in Lagos are yet unknown. However, Nwuzoh (2018) and Pew Research Center (2016) made a list of 'Top 20 Churches in Nigeria'. Out of this 'Top 20 churches', 19 are Protestants/Pentecostals (less Catholic Church). And 16 of these Protestant/Pentecostal churches are headquartered in Lagos, the location of study – the population of study is embedded herein. Among these 16 churches, 10 selected purposively were targeted for the study; which include: the Redeemed Christian Church of God (RCCG); Living Faith Church; Christ Embassy; Mountain of Fire and Miracles Ministry; Deeper Life Bible Church; Day Star Christian Center; Synagogue Church of All Nations; Fountain of Life Church; The Lord’s Chosen; and Dominion City. The reason for selecting these churches is because, they are at the front burner of the ‘Prosperity’ gospel as a hallmark of true Christianity. Additionally, they encourage their members to sow ‘seeds’ (freewill donations and contributions) as a major way to attain a prosperous Christian life and/or financial blessings, and those membership freewill donations have contributed to the existence/growth of the churches. Hence, this study tried to ascertain the contributions these churches have equally made towards improving the socioeconomic wellbeing of the members who have contributed so much to their existence as way of giving back to the society. For the purpose of the study, the population sizes of each of the 10 (ten) targeted churches is ascertained. From the information obtained, the total population of the 10 selected churches is 475,000 (Encomium October 23 2014; Leadership Network, 2020; Wikipedia, 2020; and Legit.ng, 2020). Therefore a total of four hundred and seventy-five thousand (475,000) people were considered as the population of study as shown in the following table.

TABLE 3.2 (1). ESTIMATES OF POPULATION SIZES OF 10 TARGETED CHURCHES.

S/N	Target Churches	Population size	Location	Gen.Overseer
1.	RCCG(Redeemed Church)	100,000	Lagos zone	Pst. Adeboye
2.	Living Faith (Winners)	50,000	Lagos zone	Pst. Oyadekpo
3.	Deeper Life Church	65,000	Lagos zone	Pst. Kumuyi

4.	Synagogue Church	50,000	Lagos zone	Pr. T.B Joshua
5.	The Lord's Chosen	70,000	Lagos zone	Pst. Muoka
6.	MFM	70,000	Lagos zone	Pst. Olukoya
7.	Christ Embassy	40,000	Lagos zone	Rev. Chris .O
8.	Daystar Christian Center	10,000	Lagos zone	Pst. Adeyemi
9.	Dominion City	10,000	Lagos zone	Pst. Ogbueli
10.	Fountain of Life	10,000	Lagos zone	Pst. Odukoya
	Total Population:	475,000		

Sources: Leadership Network (2020), Wikipedia (2020), Legit.ng (2020) and Encomium (October 23, 2014).

N.B: Figures are based on average weekly church attendance (Leadership Network, 2020).

3.3 SAMPLE SIZE

A sample size is a part or a proportion of a population chosen for experiment or analysis (Raj, 2017). A sample is usually a representative subset of the universal population, having the characteristics of the larger population and chosen systematically. For this study, the sample size was derived systematically from the 475,000 (four hundred and seventy-five thousand) total population size of the 10 (ten) selected churches in Lagos state. Research Advisors (2006) exemplified a scientific calculation of accurate sample size with Krejcie and Morgan formula. According to Research Advisors (2006), if a study population is known or finite; its sample size can be systematically calculated using a sample size calculation formula and table of values. Therefore, since the study population is known, having a finite estimate of 475,000 people, to choose systematically a valid sample size, Krejcie and Morgan formula shall be adopted for the study. Its formula is given as follows:

$$S = \frac{X^2 NP (1-P)}{D^2 (N-1) + X^2 P (1-P)}$$

Where

S = Sample size

X = Z score value/the number of standard deviations a given proportion is away from the mean

(e.g. 1.96 is Z score for 95% confidence level). N.B: 95% confidence level is chosen because the higher the confidence level, the larger the sample size; and the larger the sample size, the more the sample is truly representative, and sampling error minimized (Raj, 2017).

N = Population size

P = Population proportion or probability of making the right choice (50% or 0.5). This ensures maximum sample size.

D = Degree of accuracy or the Margin of Error (ME) allowed (2.5% or 0.025). The smaller the margin of error, the larger the sample size achieved (Raj, 2017). The appendix 1 table of values attached shows the result of the required sample size, the margin of error column, and the 95% confidence level value. Based on the table of values, and in consideration of the population of study (475,000), to the nearest value falls within 500,000 population size in the Krejcie and Morgan table of values; and on a 2.5% margin of error, the sample size for this study shall be 1,500 (although, the nearest value at the 500,000 table value population size is 1,532; but since 500,000 is higher than the actual study population size (475,000), the sample size value was therefore adjusted and given a round figure of 1,500). This 1,500 (one thousand five hundred) sample size was further prorated or apportioned systematically to each of the selected 10(ten) Christian FBOs to determine the exact respondents from each, proportionate to their various population sizes. This is shown in the table below.

TABLE 3.3 (1): PROPORTIONAL SELECTION OF THE SAMPLE SIZE PER CHURCH.

S/N	Target Churches	Population size per Church.	Proportion (%) to total population.	Study sample size	Proportional Sample size to be drawn	Actual respondents per Church.
1	RCCG	100,000	21.053%	1,500	315.795	315
2	Living Faith	50,000	10.530%	1,500	157.95	158
3	Deeper Life	65,000	13.684%	1,500	205.26	205
4	Synagogue	50,000	10.530%	1,500	157.95	158
5	Lord Chosen	70,000	14.737%	1,500	221.055	221
6	MFM	70,000	14.737%	1,500	221.055	221
7	C/Embassy	40,000	8.421%	1,500	126.315	126
8	Day Star	10,000	2.105%	1,500	31.575	32
9	Dominion City.	10,000	2.105%	1,500	31.575	32
10	F/of Life	10,000	2.105%	1,500	31.575	32
	Total Pop.	475,000	100%			1,500

Source: Researcher's analytical construct from Population of study.

The researcher administered questionnaires to the selected sample size of 1,500 respondents, while in-depth interview was conducted for 10(ten) key informants who are church leaders selected from each of the ten churches targeted for study, to ascertain from them any programs, projects or efforts they have put in place or made towards improving the well-being of their members and communities of operations expressed in their own words. On the spot observatory assessment of some of the beneficiaries of these socioeconomic empowerment schemes/projects of the Christian FBOs was also made to substantiate the socioeconomic assistance claims of the Christian FBOs.

3.4 SAMPLING TECHNIQUES.

The study adopted purposive sampling technique for both the questionnaire respondents and the in-depth interview respondents. This involved going directly to the people qualified for inclusion in the study; namely, adult members of the selected Churches, and the 10 (ten) key informants who are church leaders selected from the 10 target churches. The justification for adopting purposive sampling technique lies in the fact that, it allows and samples only those who have the characteristics required rather than sampling every element of the population. The study also adopted stratified random sampling method. This entailed stratifying the target churches further

into branches. A branch was purposively selected for the study: this was to ensure that, the branch that has up to the required sample size for each of the target churches was selected. Additionally, the estimates of the population size of each of the target churches were determined from which the respondents for the selected branches were drawn proportionately relative to the study population. Besides, accidental sampling technique was eventually used during the distribution of the questionnaires in selecting the respondents. A research assistant was employed by the researcher for each of the target Churches who helped to administer the questionnaires to the worshippers/members as they were available since it might be difficult for the researcher to do so during church service to avoid disrupting church services.

3.5 METHOD OF DATA COLLECTION/INSTRUMENTS OF DATA COLLECTION

Survey method, specifically the One-Time Survey method (aka Cross-Sectional Survey method) was adopted for the study. The justification for using the One-Time or Cross Sectional survey method was due to the fact that it enables first-hand information to be gathered from the respondents which this study demands. Besides, it is suitable for studies aimed at finding out the prevalence of a phenomenon, attitude, perception or problem, by taking a cross-section of the population; it is commonly used in the social sciences and is useful in obtaining the status of a phenomenon at the time of study or on one-time basis (Kumar, 2011). Thus, a cross section of Christian Faith-Based Organizations (the Pentecostal prosperity gospel preaching churches) was selected and studied to ascertain their perceptions on the contributions of Christian FBOs in human development activities in Lagos state.

The instruments of data collection of the study were ‘In-Depth Interview’ for the qualitative study; while ‘Questionnaire’ was employed for the quantitative study. Additionally, on the spot observatory assessment was equally utilized. The questionnaire was used to draw responses from the respondents in each of the selected 10 (ten) churches. For instance, the questionnaires were distributed to the 1,500 respondents whose responses were quantified with percentages, graphs and tabulations. The questionnaire comprised two sections. ‘Section A’: examined the respondents’ socio-demographic characteristics (namely, Marital Status, Religion, Gender, Education, Occupation, etc.). ‘Section B’: embedded questions that critically examined the objectives of the study. The nature of the questions were both close ended and open ended so as to gather accurate and complete information from the respondents. Besides, the questionnaire was administered on

the basis of face to face administration. On ethical considerations, in order to avoid the disruption of church services, the researcher employed the help of research assistants for each of the churches who helped in administering the questionnaires to the worshippers/members as they were available (and was collected later after the respondents have filled them at their convenience).

The in-depth interview, on the other hand, was used for the 10 (ten) key informants (the heads/leaders of each of the 10 selected churches) to ascertain from them any human development programs carried out by them in impacting the lives of their members and/or the community of operation to complement the responses gathered from the questionnaire. A tape recorder was used in drawing information from the interview of the key informants. This was necessary so as to be able to capture in details their responses during the interview which was subjected to editing so as to ensure coherent information that is consistent with the study objectives.

More so, on the spot observatory assessment was utilized. This entailed visiting the sites or some of the beneficiaries of those socioeconomic empowerment schemes/projects claimed by the Christian FBOs, to observe or hear first hand from the beneficiaries if they actually received such socioeconomic assistance claimed by the selected Christian FBOs under study.

3.6 METHOD OF DATA ANALYSIS

The study applied both the qualitative and quantitative methods of data analysis. The data collected by the qualitative method was edited in order to correct errors usually associated with field interviews. The relevance of this was to ensure complete and accurate information. In terms of the information collected by the quantitative method, the researcher edited the questionnaires to ensure that the responses are consistent, and any possible errors, corrected. The questionnaire responses were analyzed using percentage description, chi-square statistical method, and graphs or charts where necessary; while the in-depth interview was analyzed via manual content analysis where the responses were manually transcribed using relevant responses to corroborate the facts gathered from the quantitative study.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

This chapter sought to examine the ‘Public Perception of Selected Christian Faith-Based Organizations in Human Development Activities in Lagos State’. It contains the presentation and analyses of both quantitative and qualitative data methodically collected geared towards achieving the objectives of the study. For clarity purposes, the data presentation and analysis is organized into sections. These sections include 1. Questionnaire administration and response rate, 2. Background Characteristics of respondents; 3. Respondents’ perceptions on the socio-economic empowerment contributions of Christian Faith-Based Organizations in Lagos State; 4. Presentation of the indepth-interview responses from key informants; 5. On the spot observatory assessment

reports on the beneficiaries of the human development activities of the Christian FBOs; 6. Test of hypotheses; and 7. Discussion of findings.

4.1. QUESTIONNAIRE ADMINISTRATION AND RESPONSE RATE.

The researcher set out to distribute 1500 questionnaires in line with the study sample size of 1500 respondents of ten (10) targeted Christian Faith-Based Organizations (FBOs), but one of the target churches, Synagogue Church (SCOAN), was temporarily closed down at the time of researcher's field work due to the sudden death of the General Overseer (Prophet T.B Joshua) and the researcher couldn't administer the questionnaire to SCOAN congregation who were at large. Therefore, in order to achieve the 1500 sample size already specified, the quota of questionnaire (158 numbers) intended for SCOAN was prorated among the remaining nine (9) target churches as add-on to their original quotas. The questionnaire administration and response rate is presented in the table below.

Table 4.1. Questionnaire administration and response rate

s/ n	Targeted Christian FBOs	Pre-Field Quota	Actual Quota/Distributed	Actual Returned	No. Unreturned	Response rate	Expected response rate
1	Christ Embassy	126	144	144	-	100%	100%
2	Day Star	32	50	50	-	100%	100%
3	D/Life	205	222	210	12	94.59%	100%
4	Dominion City	32	50	50	-	100%	100%
5	Fountain	32	50	50	-	100%	100%

	of Life						
6	L/Chosen	221	238	228	10	95.79%	100%
7	MFM	221	238	230	08	96.64%	100%
8	RCCG	315	332	318	14	95.70%	100%
9	Winners (L/ Faith)	158	176	166	10	94.32%	100%
	*SCOAN	158	-	-	-	-	-
	Totals:	1500	1500	1446	54	96.40%	100%

Source: Researcher's Survey 2021.

(NB: *SCOAN/Synagogue's quota was prorated among the remaining 9 target churches due to the reasons explained above).

A total of 1500 questionnaires were administered to the sample population of 1500 respondents. Out of this number, 1446(96.40%) were filled and returned. Though 100% response rate was expected, in spite of difficulties encountered, a good proportion of 96.40% response rate was achieved due to the tenacious effort of the researcher. One hundred and forty four (144) questionnaires were administered to Christ Embassy Church and 144(100%) were filled and returned. Fifty (50) questionnaires were administered to Day Star Church and 50(100%) were filled and returned. Two hundred and twenty-two (222) questionnaires were administered to Deeper Life Church and 210(94.59%) were filled and returned. Fifty (50) questionnaires were administered to Dominion City Church and 50(100%) were filled and returned. Fifty (50) questionnaires were administered to Fountain of Life Church and 50(100%) were filled and returned. Two hundred and thirty eight (238) questionnaires were administered to Lords Chosen Church and 228(95.79%) were filled and returned. Two hundred and thirty eight (238) questionnaires were administered to MFM and 230(96.64%) were filled and returned. Three hundred and thirty two (332) questionnaires were administered to RCCG (Redeemed Church) and 318(95.7%) were filled and returned. Ultimately, one hundred and seventy six (176) questionnaires were administered to Winners (Living Faith Church) and 166(94.32%) were filled and returned.

4.2 BACKGROUND CHARACTERISTICS OF RESPONDENTS.

The collection of data on the socio-demographic background of respondents is vital so as to situate the significance of their responses within the individual's peculiarities and socio-cultural dispositions that can pattern how they respond to the questions posed to them. Thus, the background characteristics of the respondents are presented in the table below, followed by the analyses.

Table 4.2. Socio-Demographic Characteristics of Respondents

Variables	Frequency	Percentage
1.SEX		
Male	671	46.40%
Female	775	53.60%
TOTAL	1446	100.00%
2.MARITAL STATUS		
Single	557	38.52%
Married	838	57.95%
Divorced/Separated	34	2.35%
Widow/Widower	17	1.18%
TOTAL	1446	100.00%
3.NUMBER OF CHILDREN		
None	582	40.25%
1-3	511	35.33%
4-6	231	15.98%
7 and above	122	8.44%
TOTAL	1446	100.00%

4.CHURCH AFFILIATION		
Christ Embassy	144	9.96%
Day Star	50	3.46%
Deeper Life	210	14.52%
Dominion City	50	3.46%
Fountain of Life	50	3.46%
Lord's Chosen	228	15.77%
MFM	230	15.91%
RCCG	318	21.99%
Winners	166	11.47%
TOTAL	1446	100.00%
5.EDUCATION		
Non-formal	0	0.00%
Primary	0	0.00%
Secondary	448	30.98%
Post-Secondary	998	69.02%
TOTAL	1446	100.00%
6.ETHNICITY		
Yoruba	499	34.51%
Hausa	52	3.60%
Igbo	676	46.75%
Others	219	15.14%
TOTAL	1446	100.00%

Source: Researcher's Survey 2021.

Gender

The above table reveals that both sexes, male and female, were represented in the study. Signifying that both male and female were given equal chances to air their views without gender restriction. Majority of the respondents (775) representing 53.60% of the total respondents were females while six hundred and seventy one (671) or 46.40% were males. The magnitude of their responses is graphically represented in the pie chart below:

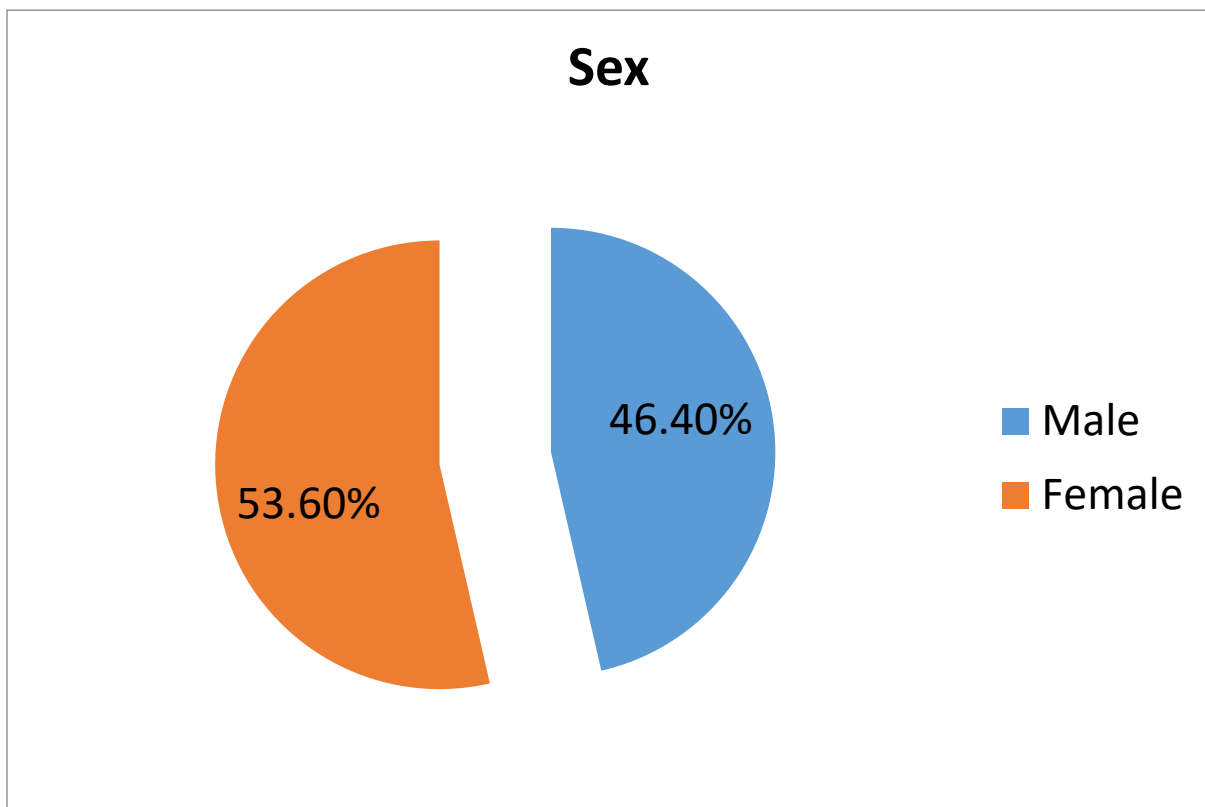


Fig 4.2.1 Pie Chart representing distribution of respondents by Sex.

MARITAL STATUS

Table 4.2 above reveals that majority of the respondents (838) representing 57.95% of the total respondents were married; 557 respondents (38.52%) were single; 34 respondents (2.35%) were divorced/separated; while 17 respondents (1.18%) were widows/widowers. Although, most of the respondents were married, the presence of the widows/widowers among the study sample signifies that the Church has some needy members who require the socio-economic empowerment assistance of the Church. The data is graphically illustrated in the pie chart below:

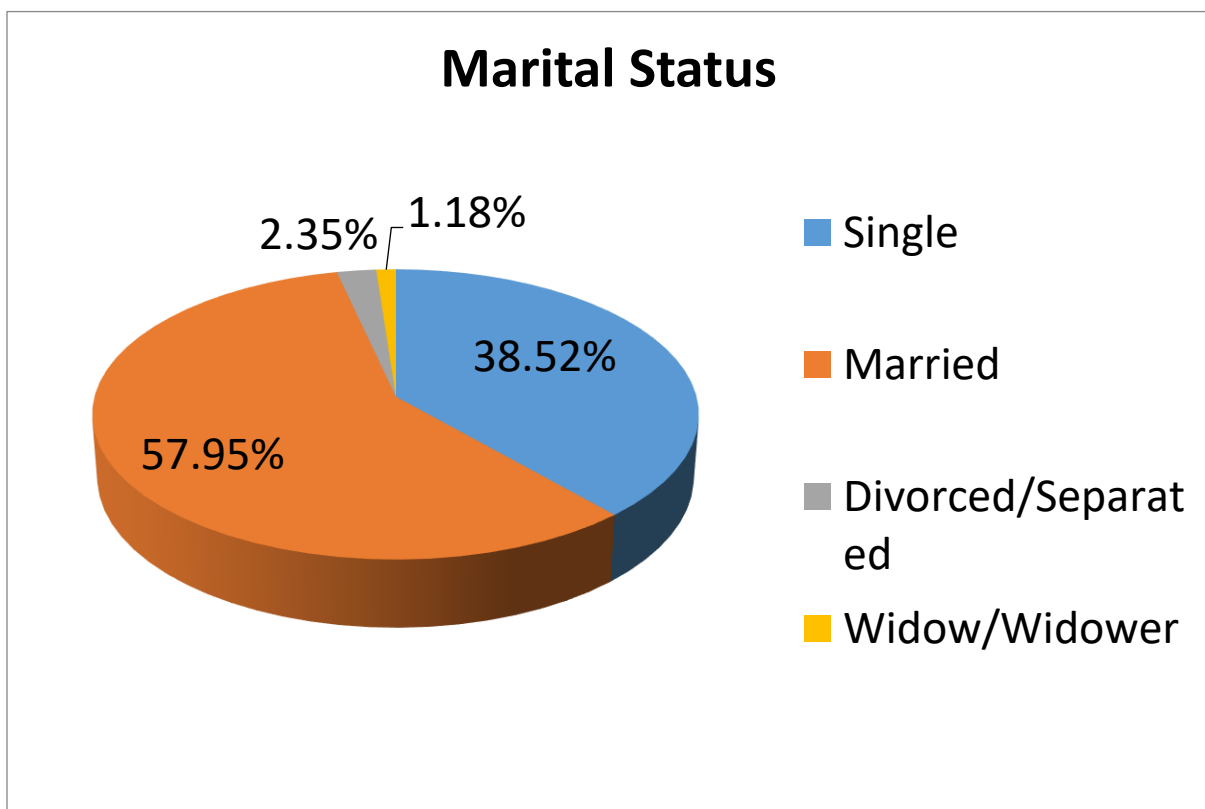


Fig. 4.2.2 Pie Chart representing distribution of respondents by marital status.

NUMBER OF CHILDREN

Table 4.2 above reveals that majority of the respondents (582) or 40.25% have no children; five hundred and eleven (511) respondents or 35.33% have 1 – 3 children; two hundred and thirty one (231) respondents or 15.98% have 4 – 6 children; only one hundred and twenty two (122)

respondents or 8.44% have 7 children and above. This signifies that, probably, due to the socio-economic hardship in the country, many households are cutting down on their fertility rate or number of their children. The data is graphically illustrated below.

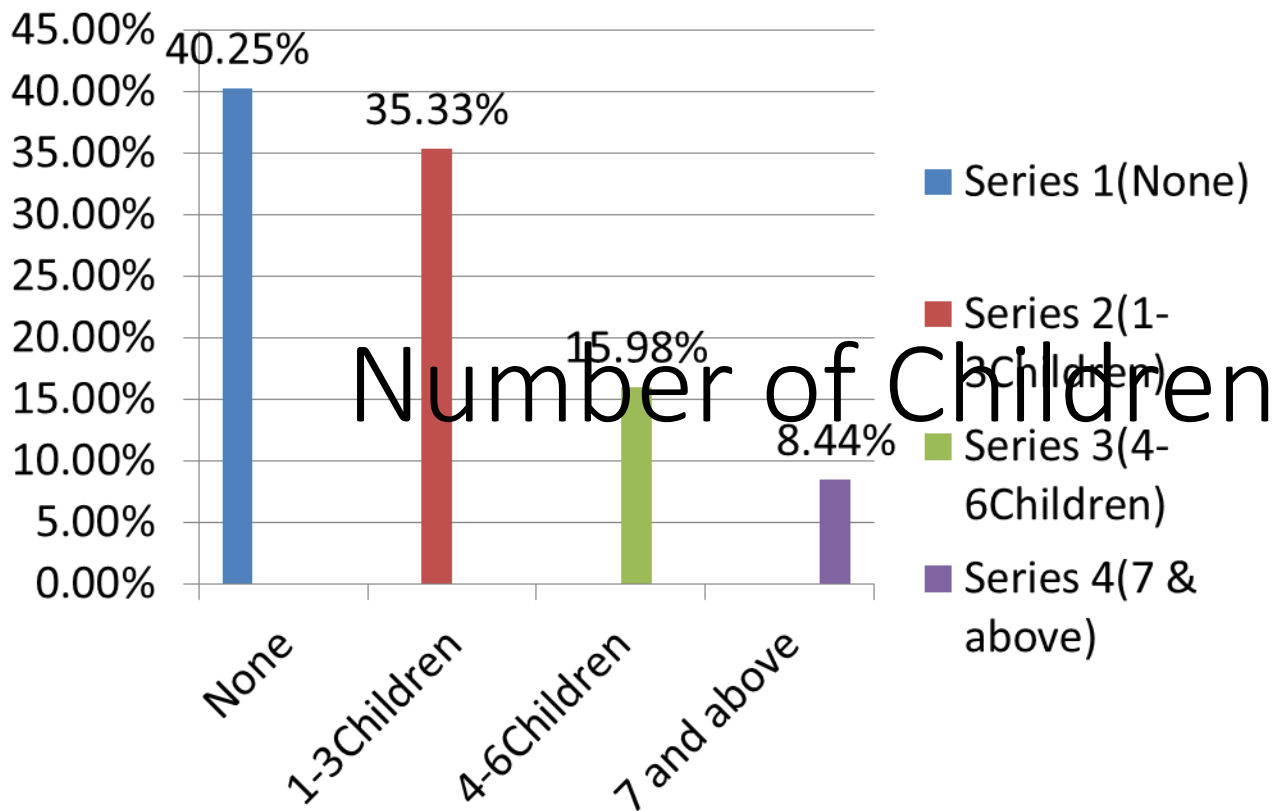


Fig 4.2.3 Bar Chart representing distribution of respondents by number of children.

CHURCH AFFILIATION

Table 4.2 above reveals that one hundred and forty four (144) respondents or 9.96% are from Christ

Embassy Church; fifty (50) respondents or 3.46% are from Day Star Church; two hundred and ten (210) or 14.52% are from Deeper Life Church; fifty (50) respondents or 3.46% are from Dominion City Church; fifty (50) respondents or 3.46% are from Fountain of Life Church; two hundred and twenty eight (228) respondents or 15.77% are from the Lord's Chosen; two hundred and thirty (230) respondents or 15.91% are from MFM; three hundred and eighteen (318) respondents or 21.99% are from RCCG; while one hundred and sixty-six (166) respondents or 11.47% are from Winners. The data signifies that the targeted Pentecostal 'Prosperity Gospel Preaching' Christian FBOs that are of interest to the study were represented in the study proportionate to their congregational sizes in Lagos State. RCCG (The Redeemed Church) with the highest respondents (21.99%) signifies that RCCG has the highest congregation in Lagos State. Supporting this, Leadership Network (2020) and Legit.ng (2020) in their compilation of 'World Mega Churches' and 'Churches in Nigeria with highest population', respectively, recorded RCCG with average weekly attendance of 100,000 congregation above other Churches in Lagos zone.

EDUCATION

The above Table 4.2 reveals that majority of the respondents (998) or 69.02% had post-secondary education; while four hundred and forty eight (448) respondents or 30.98% had secondary education. This signifies that educated respondents who could understand the study purpose and the questions posed were fully represented. The data is graphically illustrated below.

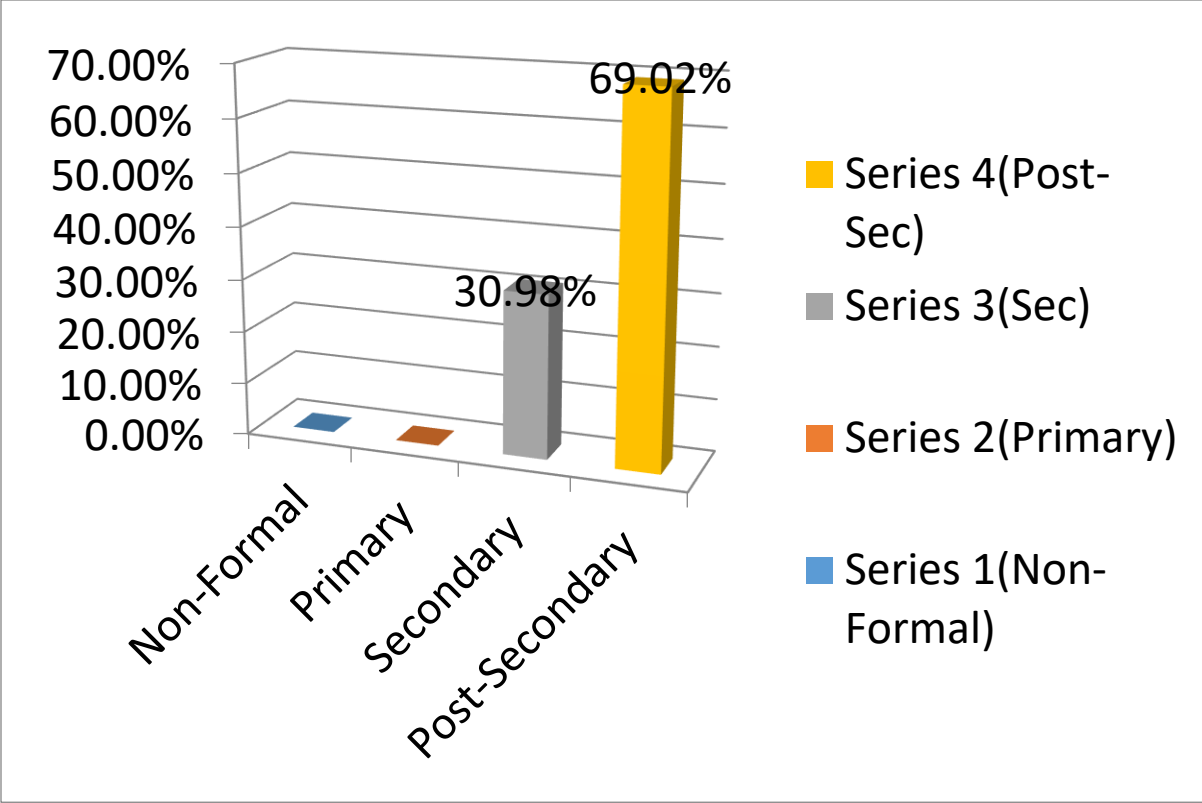


Fig. 4.2.4. Bar Chart representing distribution of respondents by Education.

ETHNICITY

Table 4.2 above reveals that majority of the respondents (676) or 46.75% are Igbo; four hundred and ninety-nine (499) respondents or 34.51% are Yoruba; fifty two (52) respondents or 3.60% are Hausa; while two hundred and nineteen (219) respondents or 15.14% are from other tribes. This signifies that the three major ethnic groups in Nigeria, including other tribes were represented in the study. The data is graphically illustrated below.

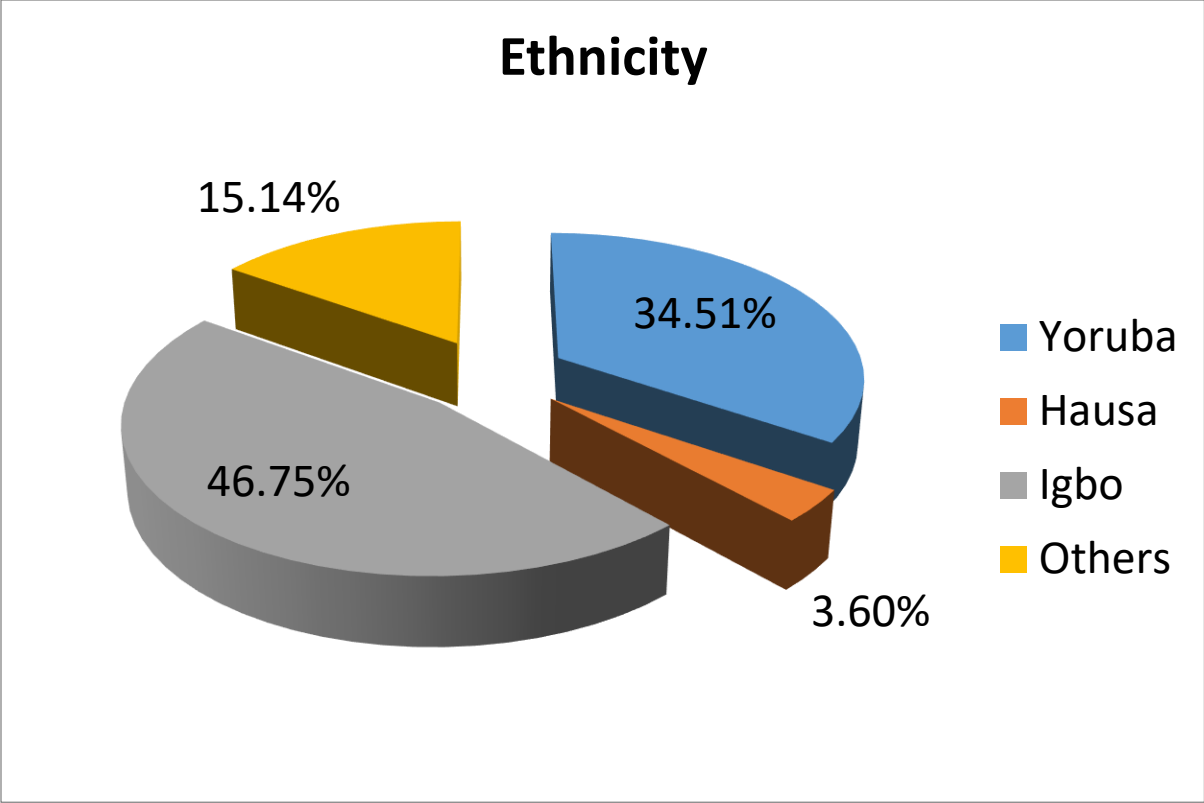


Fig. 4.2.5 Pie Chart representing distribution of respondents by ethnic groups.

4.3 RESPONDENTS’ PERCEPTIONS ON THE SOCIO-ECONOMIC EMPOWERMENT CONTRIBUTIONS OF CHRISTIAN FAITH-BASED ORGANIZATIONS IN LAGOS STATE.

The data collected on the respondents’ perceptions of the socio-economic empowerment contributions of Christian Faith-Based Organizations in Lagos state helped in finding answers to the research questions, and thereby achieving the study objectives. The data are presented and analyzed as follows:

Table 4.3.1 Responses on Church Commitment to the Socio-economic wellbeing of members and the needy in the Community.

Variables	Frequency	Percentage
Do you think the Church is committed to the socio-economic wellbeing of the members and the needy in the Community?		

Yes	1248	86.31%
No	142	9.82%
Don't Know	56	3.87%
Total	1446	100.00%

Source: Researcher's Survey 2021.

The above table reveals that majority of the respondents (1,248) or 86.31% of the total respondents think that the Church is committed to the socio-economic wellbeing of the members and the needy in the community; one hundred and forty (142) respondents or 9.82% of the total respondents do not think so; only fifty six (56) respondents or 3.87% do not know. This signifies that the commitment of the Church to the socio-economic wellbeing of the members and the needy in Lagos state is popular with the public. Those who said 'no' gave reasons that, there is still high population of the needy yet unreached in Lagos state, yet there is proliferation of Churches in Lagos, and the needy population has not reduced significantly. Complementing the above responses, some of the key informants (Church leaders) in the indepth-interview affirmed thus:

One of the key informants affirmed that, "the Church has great role to play in assisting the needy, both members and non-members in the community who are in need. For this very purpose, in our Church we established some empowerment schemes like 'Empowerment Center' for entrepreneurial skills acquisitions, hospitals etc." (Researcher's Survey, 2021).

Another key informant in his own opinion affirmed that, "the Church has great role to play in improving the socio-economic wellbeing of the people; it is in line with the examples of Christ who not only gave people spiritual food but balanced it with feeding five thousand people with bread and fish; and in order to show commitment to this socio-economic empowerment imperatives, we in our Church, instituted empowerment schemes like 'Inner-City free tuition schools' (Primary Schools) for the less privileged in the communities in Lagos state; graduate schemes for employment; medical care like blood donations for accident victims, etc" (Researcher's Survey, 2021).

Additionally, another key informant in his own critical view point averred that, "the Church

occupies a center stage in societal development in all ramifications, socio-economic spheres inclusive. But the challenge is that not all the Churches in Nigeria, particularly in Lagos, are involved in the humanitarian acts; if 50% of the Churches in Nigeria can get involved our society will be okay, and people’s sufferings mitigated” (Researcher’s Survey 2021).

Table 4.3.2 Responses on the extent to which the Church is Committed (If Yes)

Variables	Frequency	Percentage
If yes, to what extent can you say the Church is committed to the socio-economic wellbeing of the members and the needy in the Community?		
Fairly Committed	485	33.54%
Strongly Committed	752	52.01%
Don’t Know	209	14.45%
Total	1446	100.00%

Source: Researcher’s Survey 2021.

The above table reveals that four hundred and eighty five (485) respondents or 33.54% think that the Church is fairly committed to the socio-economic wellbeing of the members and the needy in the Community; majority of the respondents (752) or 52.01% think that the Church is strongly committed; only two hundred and nine (209) respondents or 14.45% do not know. This indicates that majority of the public affirm that the extent to which the Church is committed to the socio-economic wellbeing of the members and the needy in the Community is strong enough. Supporting this, Clarke and Ware (2015) observed that, in the later part of the 20th century, many Faith-Based Organizations motivated by their religious faith and beliefs began to work beyond their own borders to improve the material wellbeing of the World’s poor.

Table 4.3.3 Responses on whether the Church of the respondent has contributed to the respondent’s Socio-economic wellbeing.

Variables	Frequency	Percentage
Can you say your own Church has in any way contributed to your socio-economic wellbeing or personal welfare apart from the spiritual benefits you get from the Church?		
Yes	1174	81.19%
No	272	18.81%
Total	1446	100.00%

Source: Researcher’s Survey 2021

The above table reveals that majority of the respondents (1174) or 81.19% agreed that their own Churches have in some way contributed to their socio-economic wellbeing or personal welfare apart from the spiritual benefits they get from the Church; only two hundred and seventy two (272) respondents or 18.81% did not agree. This signifies that the Church, apart from the spiritual benefits it renders to the members, also contributes to the socio-economic wellbeing of its members. Majority of the respondents explained further, that the several ways in which the Church has contributed to their socio-economic wellbeing include, provision of education opportunities/scholarships, medical facilities, shelter provisions, skill acquisitions for livelihood, financial supports, food supplies/palliatives, Community infrastructural services (road repairs, boreholes for clean water), and employment opportunities –signifying that the Church is indeed responding to the human development needs of the members and the Community. Supporting this, Duncan (2011) affirmed that in times of disaster, poverty and health conditions, people tend to turn to their Churches for help. Typically, in 2016, president Buhari commended Pastor Adeboye (General Overseer of Redeemed Church) for the social and humanitarian interventions in providing health and education infrastructure for the people to complement government efforts (Channels TV March 1, 2016).

Table 4.3.4 Responses on Respondent’s knowledge of any member of the Church that has benefitted from the Church’s Socio-economic empowerment scheme.

Variables	Frequency	Percentage
Do you know of any member of your Church who has benefitted from your Church's socio-economic empowerment scheme?		
Yes	1113	76.97%
No	83	5.74%
Can't remember	250	17.29%
Total	1446	100.00%

Source: Researcher's Survey 2021

The above table reveals that majority of the respondents (1,113) or 76.97% affirmed that they have knowledge of the beneficiaries of their Churches' socio-economic empowerment schemes; only eighty three (83) respondents or 5.74% do not have knowledge of such; while two hundred and fifty (250) respondents or 17.29% cannot remember. This further strengthens the previous claim of most of the respondents that the Church is strongly committed to the socio-economic empowerment of the needy. The majority who claimed they know beneficiaries of the Church's socio-economic assistance substantiated their claims, by explaining further that those beneficiaries benefitted rent payment by the Church, business support with start-up capital from the Church, skill acquisition training by the Church for means of livelihood, free accommodation for a widow by the Church, school fees payment for the poor, scholarships to Benson Idahosa University for about five members of the Church from poor homes, payment of a member's maternity bill, free motor-bike (Okada) to a male member of the Church for means of income, sewing machine and washing machine to a male and a female members of the Church to earn a living, etc.

Table 4.3.5 Responses on respondents' perceptions of the socio-economic contributions of the Church towards the needy in Lagos state.

Variables	Frequency	Percentage
Generally, how do you see the socio-economic empowerment		

contributions of the Church towards the needy in Lagos state?		
Satisfactory	627	43.36%
Fairly Satisfactory	559	38.66%
Not Satisfactory	260	17.98%
Total	1,446	100.00%

Source: Researcher’s Survey 2021.

The above table reveals that majority of the respondents (627) or 43.36% perceived the socio-economic empowerment contributions of the Church towards the needy in Lagos state to be satisfactory; five hundred and fifty nine (559) respondents or 38.66% perceived it to be fairly satisfactory; while two hundred and sixty (260) respondents or 17.98% perceived the Church’s socio-economic empowerment contributions to the needy as not satisfactory. This signifies that most members of the public in Lagos state are satisfied with the socio-economic empowerment contributions of the Church towards the needy in the state. However, though the percentage of people who agreed that the socio-economic empowerment contributions of the Church towards the needy, is satisfactory (43.36%) is higher than those who perceive it to be otherwise; the gap differential is a small rate of 4.7% over those who perceive it to be fairly satisfactory (38.66%) – signifying that a considerable number of people still believe that more efforts are still expected from the Church in spite of its probable satisfactory socio-economic contributions towards the needy in Lagos state.

Table 4.3.6 Responses on the rating of the socio-economic contribution of the Church towards the needy in Lagos state.

Variables	Frequency	Percentage
How would you grade the socio-economic contributions of the Church towards the needy in Lagos state?		
Excellent	519	35.89%
Average	641	44.33%

Poor	286	19.78%
Total	1446	100.00%

Source: Researcher’s Survey 2021

The above table reveals that majority of the respondents (641) or 44.33% graded the socio-economic contributions of the Church towards the needy in Lagos state as ‘average’; five hundred and nineteen (519) respondents or 35.89% graded it as ‘excellent’; only two hundred and eighty six (286) respondents or 19.78% graded the socio-economic contributions of the Church as ‘poor’. The majority that graded it as average further gave reasons that, this is because the socio-economic assistance of the Church towards the needy is not enough, more contributions are expected from the Church to meet the socio-economic needs of the high population of the poor in Lagos state; those who graded it as ‘excellent’ based their opinion on the fact that some Churches have visible socio-economic empowerment schemes (e.g Schools, scholarships, medical care, job empowerment, etc.) that show their commitment to socio-economic assistance to the needy; while those who graded it as ‘poor’ are of the opinion that, there is still high population of the poor in Lagos state yet unreached. This signifies that the Church is showing probable commitment to helping the needy but more efforts are required from the Church. Complementing the above responses, some of the key informants (Church leaders) from the in-depth interview affirmed thus:

One of the key informants affirmed critically that, “Poverty is a disease. There is no salvation we preach without eradication of poverty inclusive; but the problem is that the Church is not playing up to 10% of this role; If 20% of the Churches in Nigeria are engaged in humanitarian services, the number of beggars and the needy in Lagos state will be reduced” (Researcher’s Survey, 2021). Another key informant affirmed that, “some Churches are trying in the humanitarian activities; but the challenge is that not all Churches are involved in the humanitarian acts; if 50% of the Churches in Nigeria can get involved our society will be okay” (Researcher’s Survey, 2021).

Table 4.3.7 Responses on respondents’ perceptions of some Church leaders who utilize the commonwealth of the Church for their personal welfare and neglect members’ socio-economic wellbeing.

Variables	Frequency	Percentage
Do you agree that some Church leaders seek only for their personal welfare with the commonwealth of the Church, and do not cater for the socio-economic wellbeing of their members?		
Yes	691	47.78%
No	384	26.56%
Don't Know	371	25.66%
Total	1446	100.00%

Source: Researcher's Survey 2021.

The above table reveals that majority of the respondents (691) or 47.78% agreed that some Church leaders seek only for their personal welfare with the commonwealth of the Church and not cater for the socio-economic wellbeing of their members; three hundred and eighty four (384) respondents or 26.56% disagreed; while three hundred and seventy one (371) respondents or 25.66% do not know. The majority that agreed further explained that, their conclusion is based on the fact that most Church leaders are selfish, that they use Church as business. Those who disagreed based their opinion on the fact that, they have seen some Church leaders who are sincerely committed to helping the poor; the respondents who 'do not know' explained that they do not have the facts to conclude. This signifies that some Church leaders probably may be seeking only for their personal welfare with the commonwealth of the Church, and do not cater for the socio-economic wellbeing of their members.

Supporting the above responses, one of the key informants (a Church leader) from the in-depth interview affirmed that, "Church has a very strong role to play in assisting the poor and needy in the land; but what is the Church doing? Some of the leaders are amazing wealth for themselves, buying jets, while members are suffering" (Researcher's Survey, 2021).

Table 4.3.8 Responses on respondents' awareness of any visible contribution the Church has made towards the needy's access to education.

Variable	Frequency	Percentage
-----------------	------------------	-------------------

Are there visible contributions you have seen your Church make so far in assisting the needy have access to education?		
Yes	1143	79.05%
No	36	2.49%
Not Sure	267	18.46%
Total	1446	100.00%

Source: Researcher’s Survey 2021

The above table reveals that majority of the respondents (1143) or 79.05% admitted that they have seen visible contributions their Churches have made towards assisting the needy have access to education; only thirty six (36) respondents or 2.49% said ‘no’; while two hundred and sixty seven (267) respondents or 18.46% were not sure. Those who said ‘yes’ mentioned some of those visible educational contributions like, ‘Every Girl-Child must go to university-project’, establishment of primary-secondary schools with low tuitions, inner-city free tuition schools for the less privileged, provision of education materials to indigent students, payment of school fees for poor students, university scholarships for orphans, and voluntary tutorial services, etc. This signifies that the Church is probably making tangible contributions towards assisting the needy have access to education. Complementing the above responses, some of the key informants (Church leaders) from the in-depth interview responded as follow:

“In my Church, we buy JAMB/SSCE forms for members who could not afford it; we give scholarships to less privileged members who want to further their education –I, for one, I was a beneficiary of such scholarship from the Church (from secondary school to university level), at the time of the scholarship award, we were several candidates (Church members) from poor families that benefitted from the scheme; even presently the drummer of the Church, plus three others are on education scholarship from the Church” (Researcher’s Survey, 2021). Another key informant (a Church leader) affirmed that, “in every zone of our ministry, there are inner-city schools for the less privileged (not only for the members, but especially for the less privileged in the communities) for basic/primary education; most of them have also received scholarships to higher institutions like Ambrose Ali University, Ekpoma; Benson Idahosa University, etc.” (Researcher’s Survey, 2021). More so, another key informant admitted that, “usually the General

Overseer (the G.O) helps any individual in cash or scholarship award whose education needs gets to his attention; additionally, as the need arises, the welfare departments at the various branches attend to such needs or send the needy person with a referral letter to the G.O who meets such needs” (Researcher’s Survey, 2021). However, another key informant differed in his response, “I have not seen any church educational assistance in my ministry, instead poor members even contribute financially for the sustenance of the established universities, but none of their children are in those established universities” (Researcher’s Survey, 2021)

Table 4.3.9 Responses on visible contribution of the Church towards assisting the needy gain access to health facilities.

Variables	Frequency	Percentage
Apart from prayers, are there visible contributions you have seen your Church make towards helping the needy have access to health care facilities?		
Yes	1,237	85.55%
No	54	3.73%
Not Sure	155	10.72%
Total	1,446	100.00%

Source: Researcher’s Survey 2021

The above table reveals that majority of the respondents (1,237) or 85.55% admitted that they have seen visible contributions their Churches have made towards helping the needy have access to health care facilities; only fifty four (54) respondents or 3.73% said ‘no’; while one hundred and fifty five (155) respondents or 10.72% are not sure. This signifies that the Church probably have made tangible contributions towards helping the needy have access to health care facilities apart from prayers.

Complementing the above responses on health care assistance, some of the key informants (Church leaders) from the in-depth interview responded thus: “Yes, that comes under our scheme tagged ‘Good Neighbor Weekend Humanitarian Services’ of the Church: during the weekends, we visit the hospitals in the community to help subsidize the hospital bills of patients who couldn’t pay their bills; we also run free eye clinic test for people, free blood pressure test, and diabetes checks,

etc.” (Researcher’s Survey, 2021). Another key informant affirmed that, “Access to health care facilities is one of the major programs of the humanitarian foundation of our ministry which makes health care facilities available to the people like blood donations, and ‘Trauma Care’ scheme that reaches out to accident victims; presently, our ministry has purchased a massive land in Lagos to embark on General hospital building project to make health care affordable and accessible to the people” (Researcher’s Survey, 2021). Furthermore, another key informant informed that, “there is no formally established health facilities, but if health needs arises, like a member in the hospital, members of the Church will rally round to contribute to meet those health needs” (Researcher’s Survey, 2021).

Table 4.3.10 Responses on the various ways by which the Church has assisted the needy gain access to health facilities (if yes).

Variables	Frequency	Percentage
If Yes, identify in the options below some of the ways by which the Church has assisted the needy have access to health care facilities?		
i. By building free hospitals	206	14.25%
ii. By providing health facilities that are less expensive.	461	31.88%
iii. By sponsoring medical bills of the needy.	472	32.64%
iv. By donating free medical facilities to poorly equipped hospitals.	93	6.43%
v. All of the above.	214	14.80%
Total	1,446	100.00%

Source: Researcher’s Survey, 2021.

The table above reveals that majority of the respondents (472) or 32.64% identified sponsoring medical bills of the needy as the major way the Church has assisted the needy have access to health care facilities; two hundred and six (206) respondents or 14.25% identified building free hospitals

as the main way the Church has assisted the needy's access to health facilities; four hundred and sixty one (461) respondents or 31.88% identified providing health facilities that are less expensive as the major way the Church has assisted the needy have access to health facilities; only ninety three (93) respondents or 6.43% identified free medical facilities to poorly equipped hospitals as a major way; while two hundred and fourteen (214) respondents or 14.80% identified all the above options as the various ways by which the Church has assisted the needy have access to health care facilities. This indicates that the Church may have adopted various ways or various empowerment schemes in assisting the health care of the needy, but sponsoring medical bills of the needy is the major medical scheme the Church has adopted. Supporting the above reasoning, one of the key informants (a Church leader) from the in-depth interview affirmed that, "During the weekends, we visit the Community hospitals to help subsidize the hospital bills of patients who couldn't pay their bills" (Researcher's Survey, 2021). Another key informant confirmed that, "If a member is in the hospital, members of the Church rally round to contribute to meet those [medical] needs" (Researcher's Survey, 2021).

Table 4.3.11 Responses on the Church's empowerment of the needy to gain access to means of income and livelihood.

Variables	Frequency	Percentage
Apart from spiritual benefits, can you say your Church empowers the needy to gain access to means of income and livelihood?		
Yes	1,274	88.11%
No	48	3.32%
Not Sure	124	8.57%
Total	1446	100.00%

Source: Researcher's Survey, 2021

The above table reveals that majority of the respondents (1,274) or 88.11% agreed that their Churches empower the needy to gain access to means of income and livelihood; only 48(3.32%) respondents disagreed; while 124(8.57%) respondents were not sure. This signifies that the Church

probably empowers the needy to gain access to means of income and livelihood. Complementing the above responses some of the key informants (Church leaders) from the in-depth interview responded thus: “In our ministry, we have graduate employment scheme where some of the graduates are given employment opportunities with the ministry; some are also given referrals to other corporate organizations” (Researcher’s Survey, 2021). Another key informant affirmed, “Yes of course, we have means of livelihood schemes like vocational training programs: after training them, we give them start-up capitals, pay for the shops for them; we also have loan schemes where soft loans (without interest) are giving to the less buoyant entrepreneurs” (Researcher’s Survey, 2021). Corroborating the above affirmations, Pulse.ng (10th January, 2015) reported that about 300 armed robbers were rehabilitated by the Synagogue Church and empowered with decent jobs in 2015. Similarly, Olarewaju (2013) observed that, Winners Church contributes to economic empowerment in Nigeria through facilitation of entrepreneurial skills acquisitions in its host communities to empower the people to be able to earn a living and overcome poverty.

Table 4.3.12 Responses on the various ways by which the Church has assisted the needy’s access to means of income and livelihood (If Yes).

Variables	Frequency	Percentage
If yes, can you identify in the options below the various ways by which the Church has assisted the needy gain access to means of income and livelihood?		
i. By helping the unemployed secure employment in establishments.	340	23.51%
ii. By organizing entrepreneurial/vocational training for the jobless.	498	34.44%
iii. Offering soft-loans as start-up capital for poor entrepreneurs.	98	6.78%
iv. Giving free financial assistance to the poor to set up business.	171	11.83%
v. All of the above.	339	23.44%

Total	1,446	100.00%
--------------	--------------	----------------

Source: Researcher’s Survey, 2021

The above table reveals that majority of the respondents (498) or 34.44% identified organizing entrepreneurial/vocational training for the jobless as the major way by which the Church has assisted the needy gain access to means of income and livelihood; 340(23.51%) respondents identified helping the unemployed secure employment in establishments; only 98(6.78%) respondents identified offering soft-loans as start-up capital for poor entrepreneurs; 171(11.83%) respondents identified giving free financial assistance to the poor to set up business; while 339(23.44%) respondents identified all of the above options as the various ways by which the Church has assisted the needy gain access to means of income and livelihood. This signifies that the Church may have assisted the needy gain access to means of income and livelihood in various ways, but organizing entrepreneurial/vocational training for the jobless is probably the major way by which the Church has assisted the needy gain access to means of income and livelihood. Complementing the above responses, some of the key informants (Church leaders) from the in-depth interview affirmed thus, “Yes, we have vocational training centers for skill acquisition: start-up capitals are given to the trainees to start the business after training; we also help the jobless secure jobs in corporate establishments” (Researcher’s Survey, 2021). Another key informant confirmed thus, “we have vocational training programs: after training them we give them start-up capitals, and pay for the shop; we also give soft loans (without interest) to members who are entrepreneurs” (Researcher’s Survey, 2021). Additionally, another key informant confirmed thus, “In our ministry, we have a graduate scheme where some of the graduates are employed by the ministry; also assist some by sending referrals to other corporate organizations; plus a vocational training scheme that gives the trainees access to means of livelihood, and a start-up capital given to them to start the trade” (Researcher’s Survey, 2021).

Table 4.3.13 Responses on the criteria that determines the Church’s socio-economic assistance to the needy.

Variables	Frequency	Percentage
------------------	------------------	-------------------

What criteria do you think determines whom church will give socio-economic assistance in the Community?		
A). Church membership only	196	13.55%
B). Both Church members and non-Church members who are in need.	729	50.42%
C). Only tithe paying members of the Church.	0	00.00%
D). Only Church workers.	19	1.31%
E). Both tithe payers and Church workers only.	46	3.31%
F). The Church’s belief in charity as a sacred obligation to give back to the society.	456	31.54%
Total	1,446	100.00%

Source: Researcher’s Survey, 2021

The above table reveals that majority of the respondents (729) or 50.42% think that both Church members and non-Church members who are in need is the major criterion that determines whom Church will give socio-economic assistance in the Community; 196(13.55%) respondents think that Church membership only, is the main criterion; only 19(1.31%) respondents think that, only Church workers is the major criterion; 46(3.18%) respondents think that, both tithe payers and Church workers only are the major criteria; while 456(31.54%) respondents think that, the Church belief in charity as a sacred obligation to give back to the society is the major criterion that determines whom Church will give socio-economic assistance. This signifies that there may be several factors or criteria that may determine whom Church will give socio-economic assistance, but both Church members and non-Church members who are in need is probably the main criterion that determines whom Church will give socio-economic assistance in the Community –indicating that, the human development contributions of the Church are not restricted to Church members only but open to all the needy in society.

Complementing the above responses, some of the key informants (Church leaders) from the in-depth interview affirmed thus, “It is in two ways. First, the Church is obligated to the Church members; second, community assistance or non-members who are in need –which is motivated by

the Faith of Jesus Christ which we profess, which teaches us to ‘go about doing good’, not only to Church members but to community members as well” (Researcher’s Survey, 2021). Another key informant affirmed that, “we help the needy person because it is part of the Faith of Christ we preach irrespective of whether the person is a member or not a member” (Researcher’s Survey, 2021). Besides, another key informant stated, “the criterion is based on exemplifying the Christ faith of helping the poor which goes beyond Church membership” (Researcher’s Survey, 2021).

Table 4.3.14 Responses on the challenges that can affect the socio-economic assistance of the Church to the needy in the Community.

Variables	Frequency	Percentage
Identify some of the challenges that can affect the contributions of the Church in providing socio-economic empowerment assistance to the needy in the Community.		
1. Lack of adequate funds	591	40.87%
2. Focus on Church own projects or private burdens	232	16.05%
3. Poor Church leadership	328	22.68%
4. Selfish pursuits of some Church leaders	295	20.40%
Total	1446	100.00%

Source: Researcher’s Survey, 2021

The table above reveals that majority of the respondents (591) or 40.87% identified lack of adequate funds as the major challenge that affects the contributions of the Church in providing socio-economic empowerment assistance to the needy in the community; 232(16.05%) respondents identified, focus on Church own projects or private burdens; 328(22.68%) respondents identified, poor Church leadership; while 295(20.40%) identified, selfish pursuits of some Church leaders as the main challenge that affects the contributions of the Church in providing socio-economic empowerment assistance to the needy in the community. This signifies that there are several factors/challenges that can affect the socio-economic empowerment contributions of the

Church, but lack of adequate funds is probably the principal challenge that may affect the socio-economic contributions of the Church towards the needy in the community. Supporting the above responses, one of the key informants (a Church leader) from the in-depth interview confirmed thus, “A likely challenge that may hinder the Church from rendering socio-economic assistance to the needy may be inadequate resources to execute these humanitarian projects; where the resources are available to render these assistance, I see no challenge” (Researcher’s Survey, 2021). Another key informant affirmed that, “the Church leader (the Pastor) may sometimes be financially constrained to meet these humanitarian obligations, and therefore may not be able to satisfy everybody” (Researcher’s Survey, 2021). Besides, another key informant stated thus, “Yes, lack of resources can pose a challenge to the Church leader in helping the needy; also selfish leadership, where the leader is not interested in other people’s welfare” (Researcher’s Survey, 2021). Furthermore, one of the key informants was more critical, “Poor welfare for the branch or zonal pastors by the Church central leadership authority; hence, the branch pastors at the grass root levels due to their poor welfare may have nothing to contribute to the socio-economic wellbeing of the local members and the communities at the grassroots” (Researcher’s Survey, 2021).

Table 4.3.15 Responses on financial buoyancy of the respondents’ Churches.

Variables	Frequency	Percentage
Do you think that, by special grace of God, your Church is financially buoyant?		
Yes	854	59.06%
No	74	5.12%
Don’t Know	518	35.82%
Total	1446	100.00%

Source: Researcher’s Survey, 2021.

The above table reveals that majority of the respondents (854) or 59.06% agreed that their Churches are financially buoyant; only 74(5.12%) respondents said ‘no’; while 518(35.82%) respondents do not know. Those who said ‘yes’ gave reasons for their conclusions: their Churches

have visible capital intensive projects that run into millions of naira, several profit oriented investments (e.g. Universities, printing press, etc.), their Churches have rich members who are committed to giving/donations; those who said their Churches are not buoyant, were particular about their local branches and not on a generic outlook on the entire Church; while those who do not know, claimed they do not have the facts to decide. This signifies that majority of the Christian Faith-Based Organizations are probably financially buoyant, hence should be able to respond to the socio-economic needs of members and communities where they are corporate indigenes. Moreover, the respondents further explained that membership contributions in forms of tithes, offerings, special seeds, and free will donations are the main sources of their Churches' revenue. This indicates that the Churches are sustained by the contributions of the members, therefore it is equally expected that the Church should give back to society by contributing to the socio-economic wellbeing of members and communities by way of reciprocity or corporate social responsibility, especially at this worsening socio-economic situation in the country.

4.4: PRESENTATION OF THE INDEPTH INTERVIEW RESPONSES FROM THE KEY INFORMANTS.

The purpose for the in-depth interview was to provide a qualitative data for the study, and complement the quantitative data gathered from the questionnaire responses to aid validation. Thus, the researcher set out to interview ten (10) key informants (Church leaders) of the 10 targeted Churches; but due to the difficulties/limitation encountered in the field, an average number of five (5) key informants obliged the researcher an interview opportunity with them. These difficulties in reaching all the key informants include, endless appointments with the key informants which they never honored (the researcher kept visiting, but they kept postponing the interview appointment), bureaucratic bottlenecks of booking for the appointment first with the secretaries and/or PA's (Personal Assistance to the Church leaders) with endless 'we will get back to you', unwillingness of some of them to grant the interview, and unavailability of some of them on several visits to their offices. However, in spite of these limitations, due to the tenacious efforts of the researcher, a considerable number (5 informants out of 10 targeted) or 50% response rate was achieved from the key informants. The responses of the key informants to the interview questions are presented as follows:

INTERVIEW QUESTION: Sir, with the worsening socio-economic situations in the country today, do you think the Church has a role to play in contributing to the socio-economic wellbeing of their members and Communities as part of its evangelistic mission, apart from the spiritual benefits the Church offers the members?

In response to the above interview question, the key informants responded thus: “Church has major role to play; no society structure will function properly if the Church fails to play its role in nation-building; the Church occupies a center-stage in societal development in all ramifications, socio-economic spheres inclusive. But the challenge is that not all Churches in Nigeria are involved in this humanitarian acts; if 50% of Churches in Nigeria can get involved our society will be okay” (Researcher’s Survey, 2021). Another key informant responded thus, “Yes, of course, Church has role to play in helping members and the communities improve their socio-economic wellbeing” (Researcher’s Survey, 2021). Additionally, another key informant stated thus, “The Church has great role to play in improving the socio-economic wellbeing of the people; it is in line with the examples of Christ who not only gave the people spiritual food but balanced it with feeding 5000 people with bread and fish” (Researcher’s Survey, 2021). Furthermore, another key informant stated thus, “The Church has great role to play in assisting the needy both members and non-members in the Community” (Researcher’s Survey, 2021). Ultimately, the fifth key informant responded as follows, “Church has a very strong role to play. Poverty is a disease. There is no salvation we preach without eradication of poverty inclusive. But the problem is that, Church is not playing 10% of this role, because some of the leaders are amassing wealth for themselves, buying jets, while members are suffering” (Researcher’s Survey, 2021).

The above responses from the in-depth interview indicate that all the key informants agreed that the Church has role to play in contributing to the socio-economic wellbeing of the members and Communities, apart from the spiritual benefits the Church offers the members. This signifies that human development activities are not only an exclusive preserve of government, Christian Faith-Based Organizations are also partners in driving the human development process, especially at this period when participatory development thinking has gained wide currency in development space. Supporting this, UNDP (2014) observed that non-governmental organizations like Faith-Based

Organizations have been identified as partners in development process to complement government efforts. Furthermore, though all the key informants agreed that the Church has role to play in contributing to the socio-economic wellbeing of their members and communities, two (2) or 40% of the key informants still believe that more involvement or contributions are expected from the Church which complements the data gathered from the questionnaire where majority (44.33%) of the respondents rated the socio-economic contributions of the Church as average, and therefore more efforts are expected from the Church.

INTERVIEW QUESTION: Are there any socio-economic empowerment schemes or programs that your Church has put in place to assist the needy?

In response to the above interview question, one of the key informants stated, “Yes, of course, in our ministry we have several humanitarian schemes with the purpose to reach out to the needy like, ‘the Good Neighbors Weekend program’ (that caters for food and material needs of community members, hospital visitations within the neighborhood/community to assist patients who couldn’t pay their hospital bills, and community environmental services like road repairs and cleaning); ‘Job Placement Team’ (that assist unemployed members to secure jobs); ‘Vocational training schemes’ (for skill acquisition); ‘Golden Heart Foundation’ (an NGO established to cater for the humanitarian needs of the people); plus a hospital development facility underway” (Researcher’s Survey, 2021). Another key informant affirmed thus, “Our Church has empowerment programs put in place to assist the needy” (Researcher’s Survey, 2021). Besides, another key informant responded thus, “Yes, in our ministry we have some empowerment schemes designed to help the needy” (Researcher’s Survey, 2021). Furthermore, another key informant stated thus, “there are no formally established empowerment schemes for such welfare needs by the ministry, rather the Church helps as the need arises” (Researcher’s Survey, 2021). Ultimately, the fifth key informant informed that, “the Church has a welfare department (centralized at the headquarters), when any humanitarian need is discovered, the central welfare department goes to empower in that area of need” (Researcher’s Survey, 2021).

The above responses from the in-depth interview indicates that the Churches have some socio-economic empowerment schemes put in place to assist the needy, although some are formally

established while a few are informal. This signifies that with the existence of these socio-economic empowerment schemes among the Churches, Christian Faith-Based Organizations are probably committed to the socio-economic wellbeing of members and the needy in the community. This complements the data gathered from the questionnaire where majority (86.31%) of the respondents agreed that the Church is committed to the socio-economic wellbeing of members and the needy in the community.

INTERVIEW QUESTION: If ‘yes’ could you please identify such empowerment schemes/When they were established, philosophy behind the emergence of the schemes/How much already pumped into the schemes/How many have benefitted (and what)/How beneficiaries are selected, etc. If ‘no empowerment scheme’, why?

In response to the above interview question, one of the key informants stated thus, “In our ministry, one of such schemes is the ‘Golden Heart Foundation’. It is as old as the Church itself which was established in 1996. The motivation behind its establishment is to have an NGO arm of the Church to cater for the humanitarian needs of the people, reaching out to the socially excluded (the youths, the widows, and the poor, etc.). I cannot really say how much that has been pumped into it but several millions have been pumped in, especially in organizing ‘National Youth Summits’ both nationally and internationally –where the Church sponsored some of the youth delegates to attend the United Nations Youth Summits in 2015 in U.S.A so as to mainstream the Nigerian youths in governance. Several people have benefitted in their thousands (I don’t have the exact figure), for example, the delegates to the U.N.O Youth Summit benefitted by having their visas paid by the Church to U.S.A; others have benefitted from other humanitarian arms of the Church like the vocational training for entrepreneurial skills acquisition; while others benefitted in the Scholarship scheme of the ‘Golden Heart Foundation’: my very self (now a Pastor with the Church) I am a beneficiary of such Scholarship, I came from a poor family, the Church sponsored my education from secondary to university level. In terms of how beneficiaries are selected, the vocational training scheme is mainly for the members of the Church; while the ‘Golden Heart Foundation’ NGO, and the ‘Good Neighbors Weekend program’ reaches out to both non-members and members who are in need in the communities” (Researcher’s Survey, 2021). Another key informant stated thus, “In our ministry, for example, we have the ‘Inner-City Missions’

humanitarian arm whose purpose is to cater for the education (establishing free primary schools in Lagos), clothing, and feeding of the less privileged school-aged children (open to the public) in Lagos state, scholarship schemes (to assist the education of less privileged members); also we have vocational training schemes with the motive to empower the jobless with entrepreneurial skills (catering, carpentry, bricklaying, phone repairs, etc.); besides, there is the ‘Graduate Scheme’ with the aim is to help secure job placement for graduate members (some through the scheme are also employed in the ministry); more so, there is ‘Trauma-Care’ which attends to the health of accident victims with blood donations. I don’t have the statistics as regards the number of beneficiaries, but I can confidently say the recipients are in the thousands. The beneficiaries have benefitted start-up capitals to start the trade learnt at the vocational training; others benefitted scholarships to universities in Nigeria, and primary school aged children benefitted free tuition education. The Inner-City humanitarian arm of the Church emerged in 2010 and has impacted thousands of people. I cannot exactly estimate how much has been pumped into the schemes but sufficient funds have been invested into the schemes. In terms of criteria for selection, all the schemes are open to the needy in the community irrespective of religious affiliation or tribe, except the ‘Graduate Scheme’ which is mainly for job placement for the members” (Researcher’s Survey, 2021). Another key informant responded thus, “We have ‘Business Academy Empowerment Center (BAEC)’ for entrepreneurial skills acquisition; also hospital at Yaba-Lagos (Church headquarters) where hospital bills are subsidized (during Church programs at the Yaba headquarters, any pregnant woman, whether member or non-member who came for the program at the headquarters and delivers at that hospital, the General Overseer sponsors the woman freely). These schemes were established several years back (cannot remember the exact year now) and they are established to help the needy; beneficiaries are in millions –many have benefitted in having their hospital bills subsidized, or freely sponsored by the General Overseer; others acquired entrepreneurial skills to earn livelihood” (Researcher’s Survey, 2021). Additionally, another key informant responded thus, “I won’t be able to identify such schemes because in our Church, we don’t have any formally established empowerment schemes, but that is not to say we are not involved in helping the needy; we attend to the needs as they arise, every member contributes to meet such humanitarian needs. I don’t have the reasons why we don’t have formally established schemes, but that is how it is run here” (Researcher’s Survey, 2021). Ultimately, the fifth key informant stated as follows, “We in our Church, do not have much socio-economic empowerment schemes, just a few, and it is highly

centralized and controlled by the central welfare department who organizes such humanitarian services when and where such needs are discovered; however, there is the ‘Province women conference arm’ of the Church with the aim to empower women with vocational skills; there is also a hospital at the headquarters but it serves only health needs of members who came for programs at the headquarters (it is not open to the public)...” (The researcher cut in and further asked why the Church has just a few schemes?), the key informant continued, “it is a leadership problem, the whole thing is centralized at the center with no plans to reach out to the people at the grass root or local branches” (Researcher’s Survey, 2021).

The above responses from the in-depth interview show that most of the Christian Faith-Based Organizations have identifiable socio-economic empowerment schemes with several beneficiaries, while only a few have skeletal socio-empowerment schemes; which therefore strengthens the previous claim of the majority who previously testified in the preceding interview question that there are socio-economic empowerment schemes put in place to assist the needy. This further complements the data gathered from the questionnaire where majority of the respondents (76.97%) claimed that they know some members of the Church who have benefitted from such existing socio-economic empowerment schemes.

INTERVIEW QUESTION: In terms of education, in what ways has the Church helped the needy gain access to education?

In response to the above interview, one of the key informants responded thus, “In our Church, we buy JAMB/SSCE forms for members who could not afford it by themselves; we give scholarship to members who want to further their education but are less privileged; I for one, (and now a Pastor with the Church) I am a beneficiary of the Church’s scholarship scheme that saw me through education from secondary to university level: I came from a poor home, my parents couldn’t afford my education, the Church took over my education from secondary to university level; there were other beneficiaries of the scholarship scheme as well during my time; presently, the drummer of the Church, plus three others are on Church scholarship to cater for their education needs” (Researcher’s Survey, 2021). Another key informant stated thus, “In every zone of our ministry, the Church established ‘Inner-City schools’ (free tuition primary schools) for the less privileged in the communities regardless of religious affiliation or tribe; most of them have also received

scholarships to higher institutions (some of them received scholarship to Ambrose Ali university Ekpoma, and to Benson Idahosa university, e.t.c)” (Researcher’s Survey, 2021). Besides, another key informant responded as follows, “Usually the General Overseer helps any individual in cash or scholarship whose education need gets to his attention. More so as such needs arise; the welfare departments at the various branches attend to such needs or send the needy person with a referral letter to the General Overseer who meets such needs” (Researcher’s Survey, 2021). Furthermore, another key informant stated thus, “Well, in terms of education, as the need arises from any member that needs assistance, members contribute to help such member who has education needs” (Researcher’s Survey, 2021). Ultimately, the fifth key informant has a different opinion and responded thus, “I have not seen any such education assistance in our ministry, instead poor members even contribute financially for the sustenance of the established Church university” (Researcher’s Survey, 2021).

The above responses from the in-depth interview reveal that most Christian Faith-Based Organizations have probably helped the needy in various ways to gain access to education, while there may still exist other Christian Faith-Based Organizations who are not in any way helping the needy gain access to education. This complements the data gathered from the questionnaire where majority (79.05%) of the respondents affirmed that they have seen visible contributions their Churches have made so far in assisting the needy gain access to education while only 2.49% said they have not seen any educational empowerment schemes for the needy by their Churches.

INTERVIEW QUESTION: As regards health-care, and apart from spiritual healing/miracles, are there tangible contributions of your Church in helping the needy gain access to health-care facilities?

In response to the above interview, the key informants responded as follows: the first key informant stated thus, “Yes, that comes under the ‘Good Neighbor Weekend’ humanitarian arm of the Church: during the weekends, we visit the hospitals in the community to help subsidize the hospital bills of patients who could not pay their bills; we also run free eye clinic test for the community members, free blood pressure check, and diabetes test, etc.” (Researcher’s Survey, 2021). Another key informant responded thus, “Our ministry has a health-care arm that makes health care facility available to the people (like our ‘Trauma Care arm’ established with the purpose to make available

free blood donations, emergency care for accident victims); presently, under the ‘Trauma Care arm’, the ministry has embarked on building a world class ‘General hospital project’, the construction site situate at Lagos-Ibadan express way (that witnesses countless road accidents) in Lagos to make health care accessible to the people” (Researcher’s Survey, 2021). Another key informant stated as follow, “Yes, we have a hospital at Church headquarters at Yaba-Lagos, where those who attended programs at the headquarters who needed medical attention are treated; non-members who get a referral letter from any of the pastorates can equally be attended to at subsidized costs; besides, at the regional levels there are ‘in house’ medical services department with a doctor, nurse, and other health attendants that cater for medical needs of people who came for regional programs” (Researcher’s Survey, 2021). Moreover, another key informant responded thus, “Like I said before, if health needs arise, like a member in the hospital, members rally round to contribute to meet those needs but there are no formally established health facilities to cater for those needs” (Researcher’s Survey, 2021). Additionally, the fifth key informant stated as follows, “We have health facilities, a hospital established at the Church’s camp ground, but it serves only members who came to meeting and have health issues, it is not open to the public” (Researcher’s Survey, 2021).

The above responses from the in-depth interview reveal that there probably exist tangible contributions of the Churches in helping the needy gain access to health-care facilities. This complements the data gathered from the questionnaire where majority (85.55%) of the respondents affirmed that there are visible contributions (which they identified like, building free hospitals, provision of health facilities that are less expensive, sponsoring medical bills of the needy, etc.) they have seen their Churches make towards helping the needy have access to health care facilities.

INTERVIEW QUESTION: With regard to means of income and livelihood, in what ways have your Church helped the needy members have access to means of income and livelihood? Are there tangible schemes/programs to that effect?

In response to the above interview, the key informants responded as follow: one of the key informants stated, “Yes, of course, like the vocational training programs where participants acquire entrepreneurial skills: after training them, we give them start-up capitals, pay for the shops; we also have loan schemes where we give soft loans (without interest) to the entrepreneurs”

(Researcher's Survey, 2021). Another key informant responded thus, "In our ministry, we have 'Graduate Scheme'; through this scheme some of the graduate members of the Church are employed to work in the ministry; some are also given referrals to other corporate organizations for job placements; also there is the vocational training scheme where participants gain vocational skills to earn income; start-up capitals also given to them to start their trade" (Researcher's Survey, 2021). More so, another key informant stated thus, "In various ways, of course, like we have the vocational training centers for skill acquisition (called 'Business Academy Empowerment Center' (BAEC)); start-up capitals are given to those who want to start business; also we have graduate job placement schemes that assist the jobless members secure jobs in corporate establishments through referrals" (Researcher's Survey, 2021). Additionally, another key informant responded as follows, "As the need arises; there are no formally established schemes to that effect, rather if a member has need of a job, other members of the Church who can assist, help the job seeker to get a job" (Researcher's Survey, 2021). The fifth key informant differed in his response, "I have not seen such livelihood empowerment schemes in our ministry; if there are, many youths will not be on the streets today; except the 'Province Women Conference' (it is a women thing) that empowers their fellow women with entrepreneurial skills but no start-up capital is given to the participants" (Researcher's Survey, 2021).

The above responses from the in-depth interview reveal that Christian Faith-Based Organizations (though not all) probably help the needy members have access to means of income and livelihood in various ways with tangible empowerment schemes. This complements the data gathered from the questionnaire where majority (88.11%) of the respondents affirmed that their Churches have in various ways empowered the needy to gain access to means of income and livelihood (including helping the needy secure employments in establishments, organizing vocational training for the jobless, offering soft loans as start-up capitals to poor entrepreneurs, and free financial assistance to the poor to set up business).

INTERVIEW QUESTION: In terms of the criteria for helping the needy, what determines or motivates the Church's assistance towards the needy in the Community? (i.e., is it because the needy is a member of the Church? Or because it is part of the faith of Christ which the Church professes and/or the Church's corporate responsibility to the society where it

operates?).

In response to the above interview, one of the key informants stated thus, “It [the criterion] is in two ways. First, the Church is obligated to the Church members (as the scripture says that we should do good to all men, but first to those who are of the household of faith); second, the Church is motivated by the need for community assistance – which is motivated by the faith of Jesus Christ we profess, which teaches us to go about ‘doing good’ not just only to members but to community members as well” (Researcher’s Survey, 2021). Another key informant responded as follows, “In our ministry, we help the needy person because it is part of the faith of Christ we preach, irrespective of whether the person is a member or non-member” (Researcher’s Survey, 2021). Besides, another key informant also affirmed, “Our motivation is based on exemplifying Christ faith towards helping the poor, which goes beyond Church membership” (Researcher’s Survey, 2021). Furthermore, another key informant responded thus, “The motivation for the little welfare carried out in our ministry is based on practicing the faith of Christ but we are not committed to it: 85% of the offerings the local branches collect goes to the central Church (head office), the local branches who are nearer to the people of the community cannot even meet the welfare of Church members with the meager portion of the collections left for the branches much less helping the needy in the community” (Researcher’s Survey, 2021). More so, the fifth key informant responded thus, “What determines our assistance towards the needy is based on exemplifying the faith of Christ towards helping the poor, and by so doing we win that soul to Christ” (Researcher’s Survey, 2021).

The above responses to the in-depth interview reveal that, what determines Church’s assistance towards the needy is mainly exemplifying the faith of Christ that admonishes the Church to reach out to the needy in the land (both members and non-members who are in need). This complements the data gathered from the questionnaire where majority (50.42%) of the respondents affirmed that the criterion that determines whom Church will give socio-economic assistance in the community is based on both Church members and non-members who are in need.

INTERVIEW QUESTION: Are there some leadership challenges that may hinder the Church from rendering assistance to the socio-economic wellbeing of members and communities?

In response to the above interview, one of the key informants responded thus, “Yes, there are; first, the Church leader, the pastor, may not be able to satisfy everybody. Besides, the pastor as the leader may sometimes be financially constrained to meet these humanitarian needs” (Researcher’s Survey, 2021). Additionally, another key informant stated as follows, “Yes, of course, poor welfare of the pastors at the various branches and zones, is one of the challenges: when the central authority (head office) has no welfare plans for the pastors who are nearer to the people at the grassroots, the pastors have nothing to contribute to the socio-economic wellbeing of the members and the community at the grassroots” (Researcher’s Survey, 2021). Besides, another key informant responded thus, “Of course, inadequate financial resources may pose a challenge for the Church leader in rendering assistance to the needy” (Researcher’s Survey, 2021). Furthermore, another key informant stated as follows, “In my ministry, the leadership has already bought into the vision of helping the needy; where the resources are available I see no challenge; a likely challenge may be inadequate resources to execute these humanitarian projects” (Researcher’s Survey, 2021). Similarly, the fifth key informant responded thus, “Yes, lack of resources can pose a challenge to the Church leader in helping the needy; also, selfish leadership, where the leader is not interested in other people’s welfare” (Researcher’s Survey, 2021).

The above responses to the in-depth interview reveal that, although there may be some leadership challenges like, poor welfare of the pastors who are nearer to the needy at the grassroots, selfish leadership, etc., but the major leadership challenge that may hinder the Church from rendering assistance to the socio-economic wellbeing of members and communities is inadequate financial resources. This complements the data gathered from the questionnaire where majority (40.87%) of the respondents identified lack of adequate funds as the major challenge that affects Church’s contribution to the socio-economic wellbeing of the needy in the community (amidst other identified challenges like, selfish pursuits of some church leaders, poor church leadership, and focus on church own project or private burdens).

INTERVIEW QUESTION: There is this perception among some people that most Church leaders utilize the commonwealth of the Church for their own personal gains and live flamboyant lifestyles while neglecting the welfare of their members. How will you react to that?

In response to the above interview, one of the key informants responded as follows, “Well, that is possible; but that may be some Church leaders who are in ministry for personal gains. As Jesus said, ‘some will come as wolves in sheep clothes’. Nonetheless, at the same time, there are genuine leaders who are accountable and lead selflessly and cater for the needs of the people. But we cannot judge anyone; it is God that has that call” (Researcher’s Survey, 2021). Another key informant stated thus, “I would say, for us in our ministry, such does not happen; we preach holiness, and we live by that; if a pastor is exploiting the Church for his own gain, where is the holiness we are preaching?” (Researcher’s Survey, 2021). Moreover, another key informant responded thus, “That perception of people is hundred percent correct. It saddens me that the ‘servant-leadership’ that Christ taught is not modeled by most Church leaders; most of them are ‘enjoyment-leaders’ instead of ‘servant-leaders’. They are enjoying the Church wealth while the members are suffering. The rich leaders are not redistributing the wealth among members” (Researcher’s Survey, 2021). Furthermore, another key informant stated thus, “Speaking for our own ministry, we are out-reach based: that is, reaching out to others to better their lives and give their lives a meaning; so, such idea of Church leaders diverting Church funds for own benefits is not the culture of our ministry. I may not have privy information of what obtains in other denominations, but for our ministry it is not our culture, we are called to impact lives” (Researcher’s Survey, 2021). Additionally, the fifth key informant responded as follows, “Yes, there are several of such Church leaders (end-time pastors) who concentrate more on worldly appearances/structures, using the wealth committed to their hands for own gain – which is an apology to Christian doctrine” (Researcher’s Survey, 2021).

The above responses from the in-depth interview reveal that majority of the key informants agree that it is possible that some Church leaders utilize the commonwealth of the Church for their own gain (even though it may not be in their own ministry). This complements the data gathered from the questionnaire where majority (47.78%) of the respondents agreed that some Church leaders seek only for their personal welfare with the commonwealth of the Church and do not cater for the socio-economic wellbeing of their members. This therefore signifies, and confirms the people’s perception that most Church leaders probably may be utilizing the commonwealth of the Church for their own personal gains and live flamboyant lifestyles while neglecting the welfare of their members.

INTERVIEW QUESTION: Although, it is the statutory responsibility of the government to provide socio-economic empowerment for the citizens; the failure of leadership over the years has compelled non-state actors to assist in ameliorating the socioeconomic challenges of the needy members of their communities. Are there any expectations the Church would require of the government to help her fulfill this complementary role?

In response to the above interview, one of the key informants responded as follows, “Yes, the government can assist the Church in many ways. For instance, in our ministry, the ‘Golden Heart Foundation’ is an NGO sponsored by the Church with a vision mainly to meet the humanitarian needs of the people in the country; the government can assist this organization with government grants” (Researcher’s Survey, 2021). Another key informant stated thus, “Yes, of course, like government providing road infrastructure, putting road-breakers/bumps on the roads (especially Churches situated at high traffic areas) to prevent accidents while people are crossing to go to Church services” (Researcher’s Survey, 2021). More so, another key informant responded as follows, “The likely expectation of the Church from the government would have been for the government not to tax the Churches (like removing VAT on the Church income), but it is no longer possible because, the Church due to extravagant lifestyles of some of the leaders, has given the government the perception that there is much money in Church, and hence should be taxed or levied” (Researcher’s Survey, 2021). Furthermore, another key informant stated thus, “In view of the complementary humanitarian services given to the public by the Church, government in turn should not impose some extant laws or policies on the Church (like imposing tax on the Church); government should see the Church as a ‘spiritual body’ and not as a corporate entity” (Researcher’s Survey, 2021). Additionally, the fifth key informant responded as follows, “Speaking from our ministry peculiarities, I would say, the Church expects government to ease the rigorous building projects certification requirements or documentations which government bureaucratic procedures cause the certification to linger more than necessary, and most times this delays our building projects that require urgency” (Researcher’s Survey, 2021).

The above responses to the in-depth interview reveal that, in as much as the human development activities of the Christian Faith-Based Organizations complement the statutory roles of government to the citizens, the Christian FBOs equally expect the government to provide them an enabling environment to be able to carry out these socioeconomic empowerment services to humanity like provision of infrastructural services (light, good roads, etc.), exempting the FBOs

from taxes, easing the demands on their building projects certifications, and honoring and recognizing their status as a spiritual body and not treating the Churches as secular or corporate entities. This signifies that Christian Faith-Based Organizations are partners in driving the human development process, and this has influenced their socioeconomic empowerment activities in Lagos state and in Nigeria generally; and the government should treat them as partners. Corroborating this, it was due to the human development initiatives of the Pentecostal religious groups (i.e. the Christian Faith-Based Organizations) that led to development leaders having workshops and publications with Faith-Based Organizations on themes of ‘the World Development Reports on Poverty Reduction Strategy Papers’ (PRSPs) (Alkire, 2007). Additionally, international organizations such as United Nations Population Fund (UNFPA) and United Nations Development Program (UNDP) have actively developed and maintained respectful modes of cooperation with Faith leaders and international religious institutions (UNFPA, 2004 and UNDP, 2004).

INTERVIEW QUESTION: What sources of revenue are available to your Church? /What is the estimated value of your Church in monetary terms? /How much of this revenue is earmarked for the empowerment of its members?

In response to the above interview, one of the key informants responded as follows, “Our sources of revenue are the biblical givings – tithes, offerings, etc. I may not be able to estimate how much our Church is worth monetarily, but I can boldly say that a large chunk of the Church’s revenue is earmarked for our Church’s humanitarian arm, the ‘Golden Heart Foundation’ to be able to carry out its humanitarian services of meeting the socioeconomic needs of the poor” (Researcher’s Survey, 2021). Another key informant stated thus, “As regards the sources of our revenue, these include mainly the tithes and offerings; but for the other part of this question, I reserve my comments” (Researcher’s Survey, 2021). Furthermore, another key informant responded thus, “Our sources of revenue include tithes, offerings, and donations. By guess estimation, our Church’s worth monetarily ranges between 200 billion dollars – trillion dollars globally. In terms of how much is set apart for empowerment of members, I would say only 5% of it or even less is used for welfare in Lagos, the rest of it is controlled by the central leadership” (Researcher’s Survey, 2021). Moreover, another key informant stated as follows, “Our sources of revenue remain tithes,

offerings, and donations. As regards the monetary worth of the Church, I cannot really evaluate that but we are worth ‘something’; similarly, I cannot estimate what portion of the Church revenue is kept aside for empowerment, but I can boldly say the Church has been spending money in billions in assisting the needy” (Researcher’s Survey, 2021). Additionally, the fifth key informant stated thus, “Our sources of revenue include tithes, offerings, and freewill donations. Our Church is worth billions of dollars; in terms of what is earmarked for empowerment –although, I cannot guess estimate the actual figure, the General Overseer is so generous that more than one-third of the Church’s monetary worth goes into humanitarian services” (Researcher’s Survey, 2021).

The above responses to the in-depth interview reveal that tithes, offerings, and freewill donations are the main sources of revenue of the Christian Faith-Based Organizations. This signifies that the Church is sustained by the contributions of the members in terms of their tithes and offerings; therefore, it is equally expected by way of reciprocity or corporate social responsibility that the Church which has benefitted from the members should give back to the society by contributing to the socioeconomic wellbeing of members and communities apart from the spiritual benefits. Similarly, majority of the key informants agreed that their Churches are worth billions of dollars, hence are financially buoyant. This complements the data gathered from the questionnaire where majority (59.06%) of the respondents agreed that their Churches are financially buoyant. This indicates that the Christian Faith-Based Organizations probably have the financial capacity to contribute to the socioeconomic wellbeing of members and communities to complement governments efforts, hence should not relent their commitment to it, especially to exemplify the faith of Christ which they profess and to show that they are corporately responsible.

4.5: ON THE SPOT OBSERVATORY REPORTS ON THE BENEFICIARIES OF THE HUMAN DEVELOPMENT ACTIVITIES OF THE CHRISTIAN FBOs IN LAGOS STATE.

Observatory assessment report on the beneficiaries of the socioeconomic empowerment schemes of the selected Christian Faith-Based Organizations is very vital for the study. It helps to verify and substantiate the claims of the responses gathered from both the questionnaire and the in-depth interview of certain socio-economic empowerment programs and/or beneficiaries of those programs that are claimed to have existed. Therefore, to confirm the existence of some of these socio-economic empowerment programs claimed by the Churches, the researcher visited some of

the spots/sites and interacted with a few beneficiaries. Some of these sites and/or beneficiaries visited include as follows:

4.5.1 Christ Embassy Church ‘Inner-City School’ Socioeconomic Empowerment Scheme.

During the field work, the responses gathered from both the questionnaire respondents and the key informant (Church Pastor) from the in-depth interview showed that there exists ‘Inner-City Schools’ established by the Church in Lagos state as part of its socio-economic empowerment scheme to assist the education of the poor. For verification purposes, the researcher visited one of the schools for on the spot observatory assessment. From the information gathered, the ‘Inner-City Schools’ was established by Christ Embassy Church on October 3rd 2010. Its purpose is to provide free education for the less privileged primary school aged children in Lagos state, irrespective of religious affiliation –it is open to the public (both members and non-members who cannot afford education). The Church has three (3) of its kind in different parts of Lagos including Festac, Badagry, and Ikeja areas. Each of the school centers has a minimum population of 120 pupils and a minimum of 10 teachers per school. The researcher visited the site of the Festac center. Thus, the researcher confirmed that such socioeconomic empowerment scheme existed. This, therefore, complements the responses gathered from the questionnaire and the in-depth interview where the respondents claimed that there is existence of socioeconomic empowerment scheme for the needy by the Church. This signifies that this Christian Faith-Based Organization, in particular, is committed to the socioeconomic empowerment of the wellbeing of the needy as regards access to education. Some of the pictures of the site and/or the pupils (beneficiaries) of the scheme are presented as follows.



Fig 4.5.1 (a). A cross-section of the pupils of Christ Embassy Inner-city Primary School for the less privileged, Festac centre, Amuwo LGA, Lagos state (Inset: the researcher, on suit shaking hands with one of the class teachers).



Fig. 4.5.1(b). Another cross-section of the pupils of Christ Embassy Inner-City Primary school, Festac center, Amuwo LGA, Lagos state (Inset: the researcher, admiring the works of some of the pupils).

4.5.1 (ii). Christ Embassy Church ‘Graduate Scheme for Job Placement’.

Additionally, ‘Graduate Scheme for Job Placement’ was another socioeconomic empowerment scheme claimed by the Church for helping unemployed members secure employment to gain access to income/livelihood. Some of the beneficiaries of this scheme were posted to the ‘Inner-City school’ as teachers; others employed as Church staff posted to various branches, while others work in some of the corporate investments owned by the Church. The researcher during his visit to one of the stations of the job posting, the ‘Inner-City School’ center, interacted with a few of them; and they testified how the ‘Graduate Scheme’ of the ministry has helped put food on their tables and save their families from poverty. This complements the responses gathered from the questionnaire and the in-depth interview where the respondents claimed that there is existence of socioeconomic empowerment scheme for helping unemployed members to secure jobs. A picture depicting a cross-section of a few of the beneficiaries of this scheme working at the Inner-City school is presented below.



Fig. 4.5.1 (ii). A cross-section of the beneficiaries of the ‘Graduate Scheme’ for job placement by Christ Embassy Church/employed as teachers at the Inner-City school, Festac centre, Lagos state. (Inset: the researcher, on suit in the middle, posing with some of the beneficiaries of the scheme).

4.5.2. DOMINION CITY CHURCH – AN INTERFACE WITH A BENEFICIARY OF ITS SCHOLARSHIP SCHEME.

During the field work, the respondents both from the questionnaire and in-depth interview claimed there is the existence of a scholarship scheme by the Church that helps the less privileged gain access to education. For verifications, the researcher made efforts to have an interface with one of the beneficiaries of this scholarship scheme. During a conversation with the beneficiary (one Mr John), he testified that he is one of the beneficiaries of this scholarship scheme by the Church. According to him, he came from a poor family; right from his secondary education, it was very difficult for his parents to see him through school. But he was a committed member of the Church; he joined the choir and was very diligent. The Church took up his secondary education and sponsored him up to university level. According to him, there were several others that benefitted from the same scholarship as well. He grew up to become a pastor in the Church. Thus, his testimony with the researcher complements the responses gathered from the questionnaire and in-depth interview that the Church has some socioeconomic empowerment schemes that help the needy have access to education. The picture of the beneficiary is presented here below as evidence.

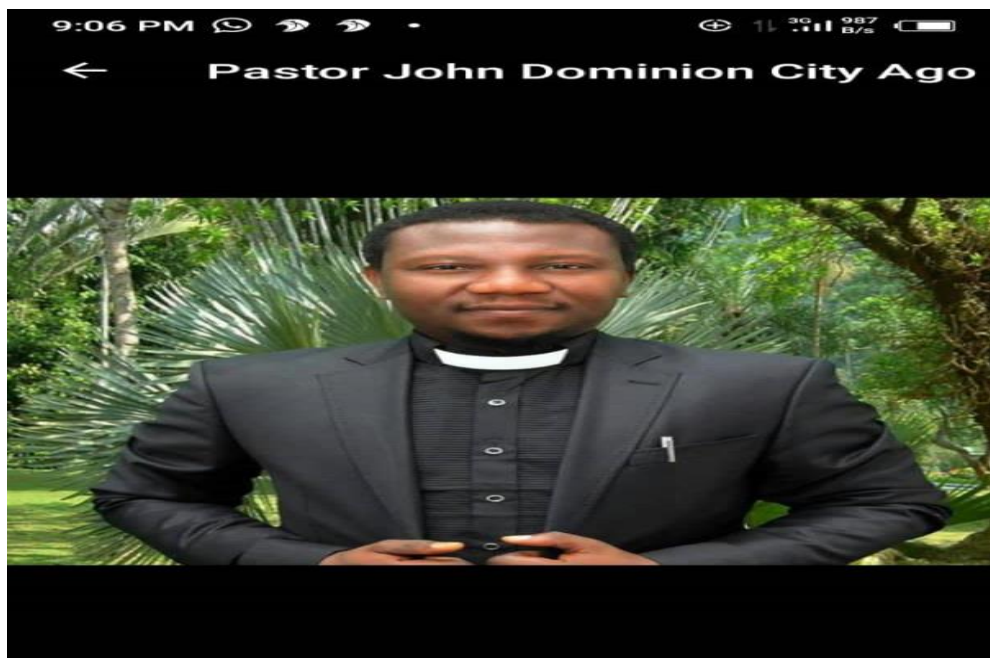


Fig. 4.5.2 one of the beneficiaries of the scholarship scheme of the Church (Dominion City Church scholarship scheme).

The Church is also involved in community services, providing infrastructure as part of its ‘Good

Neighbor Weekend' humanitarian program. A picture of the road repairs (with CAT construction ltd caterpillar) for members of the community of its area of operation at Agor palace way, Okota Lagos state, is also captured below.



Fig. 4.5.2 (ii) community road repairs service by Dominion City Church (Agor palace rd, Okota, Lagos state).

4.5.3 INTERFACE WITH AN EX-CONVICT – A BENEFICIARY OF RCCG FOOD SUPPLY TO THE NEEDY (PRISONERS AT LAGOS KIRIKIRI MAXIMUM PRISON).

During the field work, one of the socioeconomic empowerment programs by the Redeemed Church of God mentioned by the respondents from the questionnaire and in-depth interview is the regular food supply program by RCCG to support the means of livelihood of the prison inmates of Lagos Kirikiri Maximum Prison, popularly known as “Adeboye Jollof Rice”. By means of God’s grace and diligence of the researcher, the researcher was able to have an interface with one of the beneficiaries of this food supply program who served as a prison inmate at Kirikiri Maximum prison, Lagos and benefitted from the regular food supply. The beneficiary (name withheld) now an ‘ex-convict’ testified how he enjoyed the ‘Adeboye Jollof Rice’ while in prison.

According to him, the Church brings the food regularly every Sunday, and every prison inmate looks forward to eating this ‘rice’ as it served as the most decent food they ever ate in the prison. He said this humanitarian service by RCCG not only sustained them physically but was a moral or emotional boost to them in prison to reckon that they were not totally forgotten by society to languish in the prison but were remembered by people of good will. As evidence to his testimony, the following picture presents the workforce of RCCG with their food/material palliatives for the prison inmates, in front of the Kirikiri Maximum Prison, Lagos.

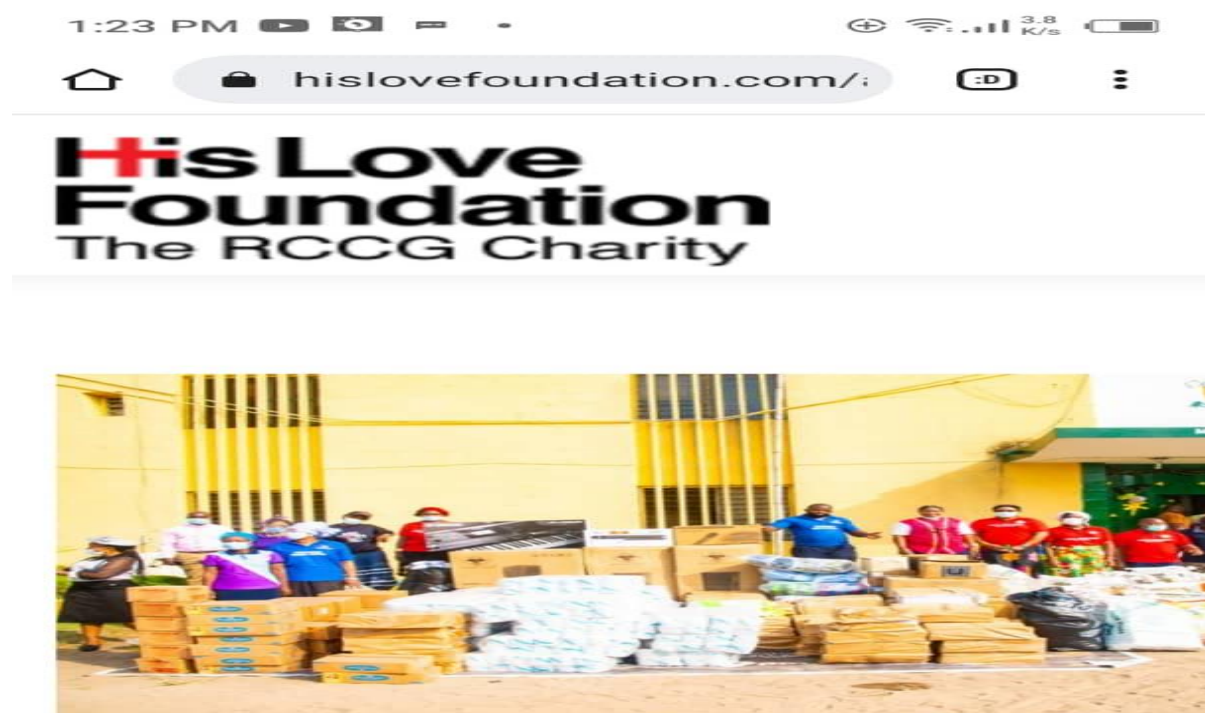


Fig. 4.5.3 RCCG workforce on their food distribution (‘Hunger Targeted Initiatives’) program at the Kirikiri Maximum Prisons, Lagos.

Thus, the above testimony of the ex-convict, one of the beneficiaries of the RCCG food distribution for means of livelihood, including the foregoing evidence complement the responses gathered from the questionnaire and in-depth interview that the Church contributes to the socioeconomic wellbeing of the needy.

4.5.4. A VISIT TO THE SYNAGOGUE CHURCH (SCOAN) –EVIDENCES OF SOCIOECONOMIC EMPOWERMENT FOR THE NEEDY.

The researcher paid a visit to the Synagogue Church as it reopened in December 2021 (after the temporary closedown of the Church to mourn the death of its founder, Prophet TB Joshua) to seek out possibilities of having an interview with the present leader, Pastor Evelyn Joshua (wife of the late Prophet TB Joshua). While in their Church service, the Church showcased some of the humanitarian works of the Church for the needy re-captured to honor the memory of the late Prophet TB Joshua, which include (but not limited to) financial support for the widows and elderly, scholarships for the less privileged, hospital bills payment for the sick/surgery sponsorships, food and material distributions to the poor, etc. Besides, in the presence of the researcher (while in their service, as an eyewitness) a few widows and the elderly were called out and were given N2 million naira cash and material clothes, plus a truck load of rice waiting outside the Church to be distributed to the elderly and widows that Sunday morning to celebrate Christmas and new year. Additionally, the researcher listened to the recorded testimony of one of the beneficiaries of the SCOAN scholarship scheme, by name Miss Yinka Oduwole. According to Miss Yinka, she served as an altar girl in the Church while schooling at the university of Lagos; she graduated as the best student in her department with First class, and coming from a poor family, Prophet TB Joshua was amazed at her brilliance and vowed to grant her scholarship to pursue her post-graduate studies abroad at the famous Oxford university, London. A few of these socioeconomic empowerment schemes by SCOAN as was showcased, and witnessed by the researcher was captured in pictures as evidences shown below.



Fig. 4.5.4 (i). SCOAN food distribution program for the elderly/widows, Ikotun, Lagos (Inset: outside the church premises, a truck offloading and distributing bags of rice to the elderly and widows).



Fig 4.5.4 (ii). SCOAN Humanitarian service/financial supports to the elderly & widows (inset: inside church, a few elderly/widows called out to receive N2M cash gifts plus materials).

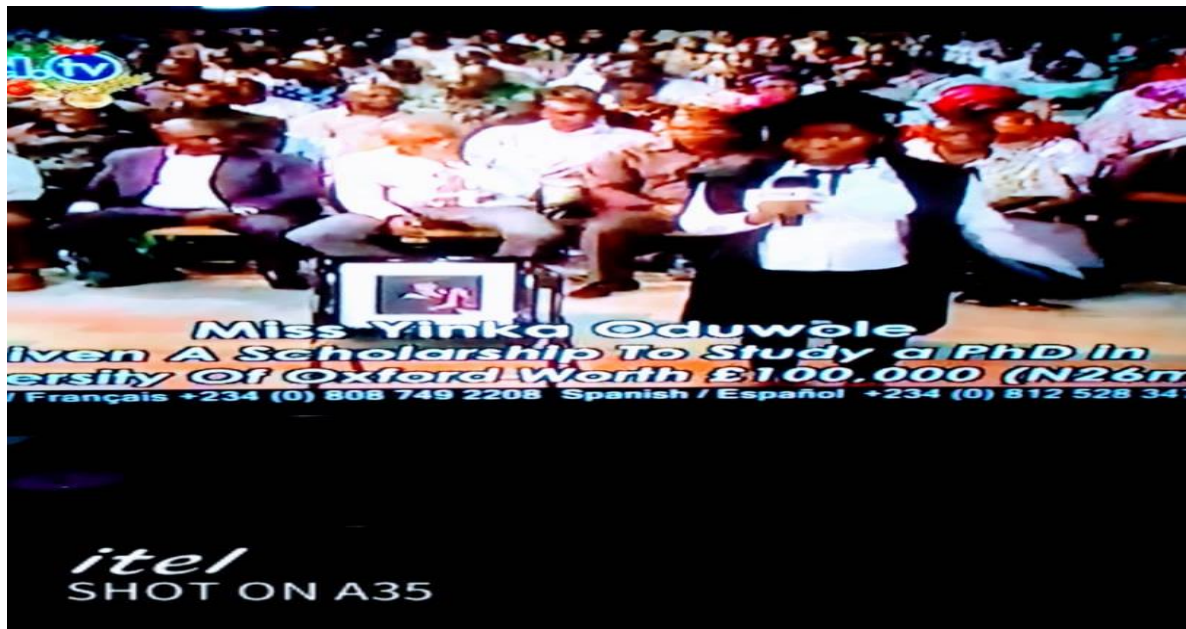


Fig. 4.5.4 (iii). Miss Yinka Oduwole (a UNILAG First Class graduate)/a beneficiary of SCOAN Scholarship scheme testifying at SCOAN Church of her Scholarship award (worth 100,000 Pounds) by SCOAN to study at the prestigious Oxford University, London for her Masters and PhD programs.

The above testimony of Miss Yinka, plus other socioeconomic empowerment evidences above show that SCOAN is one of the Christian Faith-Based Organizations committed to the socioeconomic empowerment of the needy in Nigeria, particularly in Lagos state.

4.5.5. MFM ENTREPRENEURIAL SKILL ACQUISITION EMPOWERMENT SCHEME – EVIDENCE FROM A PARTICIPANT.

Responses gathered from the questionnaire and the in-depth interview, claimed that MFM runs an entrepreneurial empowerment program popularly known as ‘Business Academy Empowerment Center’ (BAEC) which began in 2002, but was formally established in 2018 with a divine purpose to tackle the problem of unemployment and poverty in the land. It was borne out of the divine mandate to the General Overseer to make members of MFM the richest and the best in their respective environment (Vanguard Newspaper, August 11, 2021). It has intensive entrepreneurial

courses that run for one week, and it is open to both MFM members and non-members who are in need for means of income and livelihood. Thereafter, participants are empowered to commence their trade (with free sewing machines, shoe making machines, ICT devices, food processing machines, etc.). Supporting this claim, the Guardian Newspaper (March 18, 2019) reported that in 2019 alone the Scheme graduated 300 participants and empowered 23 graduates. Additionally, in 2021, the Scheme graduated 108 students and empowered all of them, and some of the graduates are non-MFM members (Vanguard Newspaper, August 11, 2021).

The researcher had an interface with one of the participants of the entrepreneurial scheme who participated in the November 2021 edition of the scheme. He testified that the scheme has empowered many people, especially the jobless to have means of income and livelihood. According to him, it is a humble contribution of MFM General Overseer to reduce poverty and unemployment in Nigeria. The participant gave the researcher a handbill of the November edition of the scheme as evidence of the existence of the entrepreneurial skill acquisition scheme by MFM. The evidence is captured in a picture below.



Fig. 4.5.5 Showing Participants at the MFM Entrepreneurial Empowerment Scheme (Nov 2021 edition) in Lagos.

Thus, the above testimony of the participant including the Scheme handbill complements the

responses from both the questionnaire and in-depth interview that MFM has a tangible socioeconomic scheme or program that empowers the needy to have access to means of income and livelihood. This shows that the Church is one of the Christian Faith-Based Organizations committed to the socioeconomic empowerment of the members and community in Lagos state.

4.6 TEST OF HYPOTHESIS

In the study, some hypotheses were formulated. According to Kumar (2011), hypotheses are important for bringing clarity, specificity and focus to a research study. A hypothesis is a speculative or tentative statement that is subjected to verifications through a research study (Kumar, 2011). Thus, to arrive at appropriate conclusions, the hypotheses were tested and analyzed using chi-square statistical method. The level of significance that was used throughout these tests is 5%; that is alpha 0.05. This is the most commonly used level of significance in chi-square statistical calculation (Adegboye, 2001). The chi-square formula is given as:

$$X^2 = \frac{(F_o - F_e)^2}{F_e}$$

Where, X^2 = the chi-square calculated value

F_o = Observed frequency

F_e = Expected frequency (the mean of F_o ; i.e. $\frac{F_o}{N}$)

Besides, the following symbols are used:-

α = Alpha at a level of significance (that is, α 0.05)

$>$ = Greater than,

$<$ = Less than,

$X^2(\alpha)$ = Chi-square value at 0.05 level of significance (that is, the table value).

n = Number of options/cells,

$n-1$ = Degree of freedom (df): The number of cells minus '1'; where '1' is constant.

DECISION RULE

Reject H_0 , if $X^2 > X^2(\alpha)$; otherwise, accept.

Note: When we are rejecting H_0 (the null hypothesis) we are affirming H_1 (the alternate hypothesis).

TESTING HYPOTHESIS 1

H_0 : This hypothesis states that, 'Christian Faith-Based Organizations have not contributed in assisting the needy to have access to education'. To test this hypothesis, question no. 12a, in the questionnaire responses was applied.

QUESTION NO. 12a: Are there visible contributions you have seen your Church make so far in assisting the needy to have access to education?

Table 4.6.1 Observations of question No. 12a to test hypothesis 1

Options	Frequency	Percentage
Yes	1143	79.05%
No	36	2.49%
Not Sure	267	18.46%
Total	1446	100.00%

Source: Researcher's Survey, 2021

The table above reveals that, 1143 respondents or 79.05% of the total respondents agreed that their Churches have made visible contributions in assisting the needy to have access to education; only 36(2.49%) said 'no'; while 267(18.46%) were not sure. This is graphically represented in a chart below.

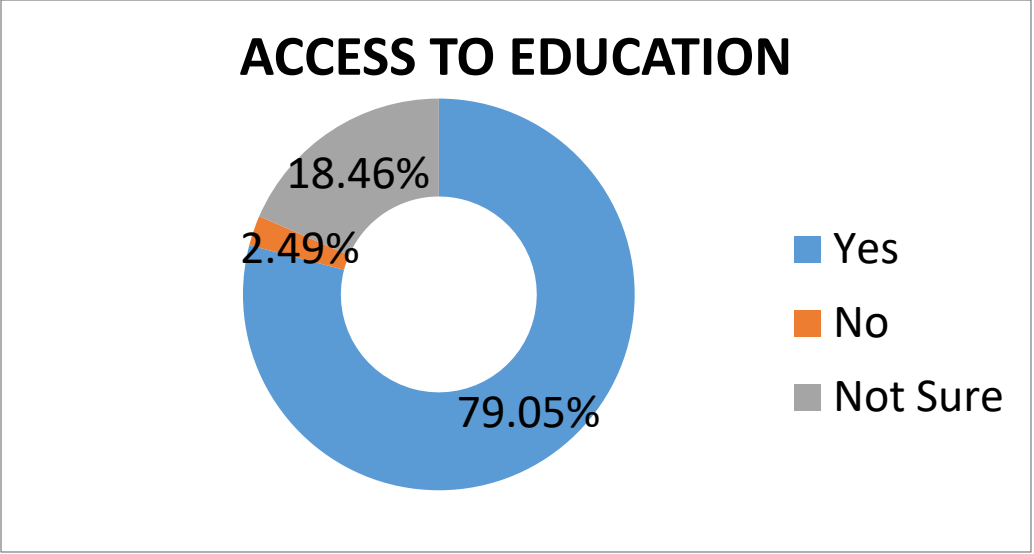


Fig. 4.6.1 A chart showing observations on access to education responses to test Hypothesis 1.

Using the chi-square method, hypothesis 1 was tested as follows:-

Table 4.6.2 Chi-square Analysis of Hypothesis 1 using Question 12a.

Options	Observed Freq.(F _o)	Expected Freq. (F _e)	Deviation (F _o - F _e)	Squared Deviation (F _o - F _e) ²	Squared & Weighted (F _o - F _e) ² /F _e
Yes	1143	482	661	436,921	908.48
No	36	482	-446	198,916	412.69
Not Sure	267	482	-215	46,225	95.90
Total	1446				X ² = 1417.07

Source: Researcher’s Data Analysis, 2021.

Note:

Expected frequency (F_e) = $\frac{F_o}{N} = 1446 \div 3 = 482$

N

Level of significance α 0.05,

Degree of freedom (n-1) = 2; where 'n' is equal to 3 (the number of options). Therefore, 3 – 1 = 2df at α 0.05 = 0.103 (chi-square table of value).

DECISION RULE

Reject H_0 , if $X^2 > X^2(\alpha)$; otherwise, accept

In our calculation above:

$X^2 = 1417.07$ (calculated value)

$X^2(\alpha) = 0.103$ (table value)

Thus since the calculated value ($X^2 = 1417.07$) is $>$ the table value ($X^2(\alpha) = 0.103$), we reject H_0 which states that, 'Christian Faith-Based Organizations have not contributed in assisting the needy to have access to education'. Therefore, Christian Faith-Based Organizations have contributed in assisting the needy to have access to education. Complementing this, the percentage analysis of the questionnaire responses revealed that majority 1143(79.05%) of the total respondents affirmed that their Churches have made visible contributions towards assisting the needy have access to education.

TESTING HYPOTHESIS 2

H_0 : 'Christian Faith-Based Organizations have not contributed in assisting the needy to have access to health care facilities'. To test this hypothesis, question no.13a from the questionnaire was applied.

QUESTION NO 13a: Apart from prayers, are there visible contributions you have seen your Church make towards helping the needy have access to health care facilities?

Table 4.6.3 Observations of Question No. 13a to test hypothesis 2.

Options	Frequency	Percentage
Yes	1237	85.55%
No	54	3.73%
Not Sure	155	10.72%
Total	1446	100.00%

Source: Researcher's Survey, 2021.

The above table reveals that majority, 1237(85.55%) of the total respondents agreed that they have seen visible contributions their Churches made towards helping the needy have access to health care facilities; only 54(3/73%) respondents said 'no'; while 155(10.72%) respondents were not sure. The observations are graphically represented below.

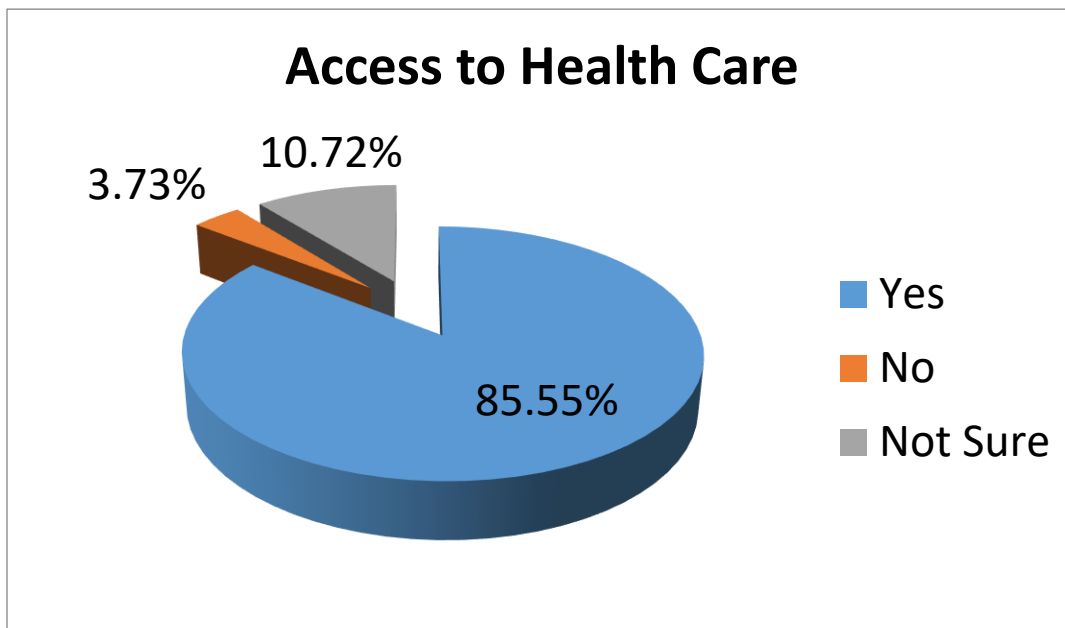


Fig 4.6.3. A chart showing observations on access to health care responses to test hypothesis 2.

Using chi-square method, hypothesis 2 was tested as follows:

Table 4.6.4 Chi-square Analysis of Hypothesis 2 using Question 13a.

Options	Observed Freq.(F_o)	Expected Freq. (F_e)	Deviation (F_o - F_e)	Squared Deviation (F_o - F_e)²	Squared & Weighted (F_o - F_e)²/F_e
Yes	1237	482	755	570,025	1,182.62
No	54	482	-428	183,184	380.05
Not Sure	155	482	-327	106,929	221.84
Total	1446				X ² = 1,784.51

Source: Researcher’s Data Analysis, 2021.

Level of significance α 0.05,

Degree of freedom $(n-1) = 2$; where ‘n’ is equal to 3 (the number of options). Therefore, $3 - 1 = 2$ df at α 0.05 = 0.103 (chi-square table of value).

DECISION RULE

Reject H₀, if $X^2 > X^2(\alpha)$; otherwise, accept

In our calculation above:

$X^2 = 1,784.51$ (calculated value)

$X^2(\alpha) = 0.103$ (table value)

Thus, since the calculated value ($X^2 = 1,784.51$) is $>$ the table value ($X^2(\alpha) = 0.103$), we reject H₀, which states that, ‘Christian Faith-Based Organizations have not contributed in assisting the needy to have access to health care facilities’. Therefore, Christian Faith-Based Organizations have, probably, contributed in assisting the needy to have access to health care facilities. Complementing this, majority 1237(85.55%) of the total respondents from the questionnaire affirmed that their Churches have made visible contributions towards helping the needy have access to health care

facilities.

TESTING HYPOTHESIS 3

H₀: Christian Faith-Based Organizations have not empowered the needy to gain access to means of income and livelihood.

To test this hypothesis, question no.14a from the questionnaire responses was applied.

QUESTION NO. 14a: Apart from spiritual benefits, can you say your Church empowers the needy to gain access to means of income and livelihood?

Table 4.6.5 Observations of Question No. 14a to test hypothesis 3.

Options	Frequency	Percentage
Yes	1274	88.11%
No	48	3.32%
Not Sure	124	8.57%
Total	1446	100.00%

Source: Researcher's Survey, 2021.

The above table reveals that 1274 respondents or 88.11% of the total respondents agreed that their Churches empower the needy to gain access to means of income and livelihood; only 48(3.32%) respondents said 'no'; while 124(8.57%) were not sure. The observations are graphically represented below.

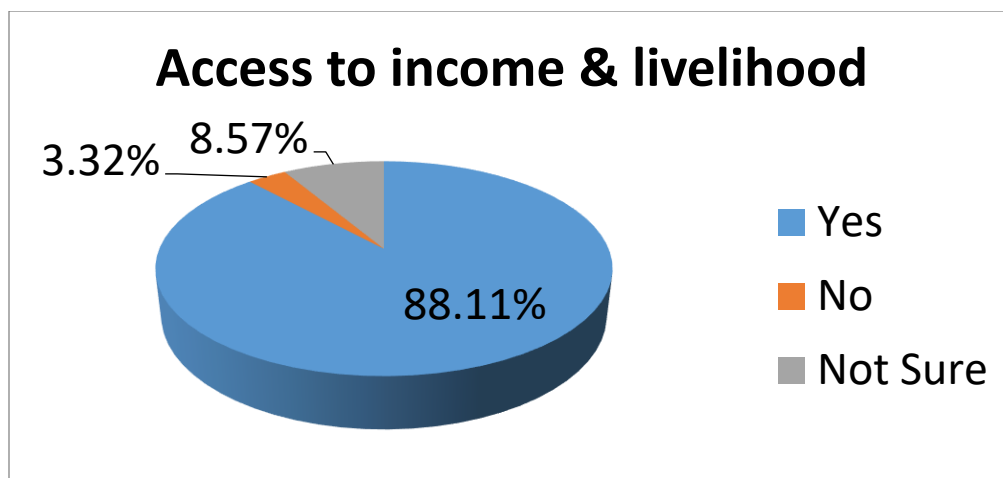


Fig.4.6.5. A chart showing observations on access to means of income and livelihood responses to test hypothesis 3.

Using chi-square method, hypothesis 3 was tested as follows:

Table 4.6.6 Chi-square Analysis of Hypothesis 3 using Question 14a.

Options	Observed Freq.(F _o)	Expected Freq. (F _e)	Deviation (F _o - F _e)	Squared Deviation (F _o - F _e) ²	Squared & Weighted (F _o - F _e) ² /F _e
Yes	1274	482	792	627,264	1,301.38
No	48	482	-434	188,356	390.78
Not Sure	124	482	-358	128,164	265.90
Total	1446				X ² = 1,958.06

Source: Researcher's Data Analysis, 2021

Level of significance α 0.05,

Degree of freedom (n-1) = 2; where 'n' is equal to 3 (the number of options). Therefore, 3 - 1 = 2df.

2df at α 0.05 = 0.103 (chi-square table of value).

DECISION RULE

Reject H_0 , if $X^2 > X^2(\alpha)$; otherwise, accept

In our calculation above:

$X^2 = 1,958.06$ (calculated value)

$X^2(\alpha) = 0.103$ (table value)

Thus, since the calculated value ($X^2 = 1,958.06$) is $>$ table value ($X^2(\alpha) = 0.103$), we then reject the H_0 , which states that, ‘Christian Faith-Based Organizations have not empowered the needy to gain access to means of income and livelihood’. Therefore, Christian Faith-Based Organizations probably have empowered the needy to gain access to means of income and livelihood. Complementing this, majority 1274(88.11%) of the total respondents from the questionnaire responses affirmed that their Churches empower the needy to gain access to means of income and livelihood.

4.7 DISCUSSION OF FINDINGS

After presenting and analyzing the data collected, the researcher made the following findings:-

1. The first hypothesis (H_{01}) was rejected, showing that Christian Faith-Based Organizations probably, have contributed in assisting the needy to have access to education. Complementing this, majority of the respondents (79.05%) affirmed that their Churches have made visible contributions in assisting the needy have access to education. This was further corroborated by evidences from on the spot observatory assessment reports where the researcher discovered tangible schemes made by some of the Christian FBOs in assisting the education of the needy like free tuition primary schools for less privileged school-aged children, scholarships, including beneficiaries who testified of being part of the educational benefits from the Churches. As an ancillary to these evidences, UNFPA (2014) affirmed that, during the ‘United Nations Inter-Agency Task Force on FBOs and Sustainable Development (UN-IATF-FBOs) 2-day Consultation Forum’ held in New York, May 12th – 13th 2014, the Forum recognized that, “FBOs provide perhaps as much as 50 – 60% of health care, social services, and education.....in the developing world. So they are embedded in communities in geographical areas where national governments are unlikely

to provide much support” (p.51).

2. Besides, the second hypothesis (H₀₂) was also rejected, and the result showed that, Christian Faith-Based Organizations have contributed in assisting the needy have access to health care facilities. Although, some literatures (Berger, 2001; Selinger, 2004; Denuelin and Rakodi, 2011, and Freeman, 2012; etc.) observed that most people are often skeptical on the impact religion and/or religious organizations like FBOs can possibly make on development, essentially on human development process; our findings reveal that Christian Faith-Based Organizations have contributed to human development process, especially in assisting the needy in communities to have access to health care facilities. Supporting this, majority of the respondents (85.55%) affirmed that, apart from prayers, they have seen visible contributions their Churches have made towards helping the needy have access to health care facilities. They identified these visible contributions as including building free hospitals, providing health facilities that are less expensive, and sponsoring medical bills of the needy, etc.

3. Furthermore, the third hypothesis (H₀₃) was also rejected, and the result revealed that Christian Faith-Based Organizations have empowered the needy to gain access to means of income and livelihood. As Modise (2018: 1-16) rightly observed, “The role that the Church ought to play in socio-economic transformation is the empowering role, where the Church organizes workshops, seminars, and conferences on socioeconomic challenges and how to address them”. Supporting this, majority of the respondents (88.11%) affirmed that their Churches empower the needy to gain access to means of income and livelihood. They identified the various ways their Churches have empowered the needy to gain access to means of income and livelihood to include, helping the unemployed secure employment in establishments (through Church’s graduate employment schemes), organizing entrepreneurial or vocational training for the jobless, offering soft-loans as start-up capitals for poor entrepreneurs, and giving free financial assistance to the poor to set up business. Complementing this, during the on the spot observatory assessment visits, the researcher interfaced with a few of the beneficiaries of the ‘Church’s graduate employment schemes’ at their place of work where they testified how the scheme has become a poverty alleviating

scheme for them, enabling them to have access to means of income and livelihood; as well as an interface with one of the attendees of the Church's vocational training workshops where he showed evidence of the existence of such entrepreneurial empowerment scheme and his participation – indicating that, the Church empowers the needy to have access to means of income and livelihood.

4. Additionally, as regards how people perceive the socioeconomic empowerment contributions of the Christian FBOs towards community members in Lagos state, the findings reveal that, majority of the respondents 1248(86.31%) think that the Church is committed to the socioeconomic wellbeing of members and the needy in the community, but feel that such socioeconomic contributions of the Church towards the needy is on the average, as was rated by the majority (641) or 44.33% of the total respondents. Thus, this signifies that though the Christian FBOs are probably committed to the socioeconomic wellbeing of the needy, there is room for improvement (more contributions are still expected from them by the people). The Church should intensify her efforts. This is tenable, because the socioeconomic situation of the country is worsening every day and the population of the poor and needy is on the increase. Supporting this, evidences from UNDP (2022) showed that the human development index (HDI) of Nigeria in the last 3 years trend has remained stagnantly low with no significant improvement, with her 2019 HDI rated as low as 0.534 index, 2020 HDI (0.539), and 2021 HDI (0.539); besides, UNDP (2022) reported that 46.4% of the Nigerian population are living in multidimensional poverty (MPI) – that is, beyond income poverty, people are suffering from poverty of the inability to access education, inability to access health care facilities, and poverty of the inability to access means of income (all combined).
5. More so, the findings showed that the criterion employed by the Christian FBOs in providing socioeconomic assistance to the needy in the community is determined by both Church members and non-Church members who are in need. As a complement to this, majority (729) or 50.42% of the total respondents confirmed that both Church members and non-Church members who are in need determine whom Church will give socioeconomic assistance. Thus, the focus is on meeting a felt deprivation in the lives of the people as part of the faith practice of the Church irrespective of religious affiliation. Supporting this, Pope Francis (10th June 2016) affirmed that, the modern Church in the

pursuit of her faith in Christ ought to live charity through concrete evidences capable of impacting lives, relationships, and the world around us.

6. Moreover, the findings also identified the challenges affecting the contributions of the Christian Faith-Based Organizations in providing socioeconomic empowerment schemes or assistance to the needy in the community. According to the findings, the major challenge is lack of adequate funds. Although, there were other identified challenges like the Church focus on own projects or private burdens, poor Church leadership, and selfish pursuits of some Church leaders; majority (591) or 40.87% of the total respondents agreed that, lack of adequate funds is the major challenge affecting the Church's socioeconomic contributions towards the needy. Complementing this fact, in the in-depth interview conducted with the key informants (church leaders/pastors), all of them affirmed that lack of financial resources pose a major challenge for the church's socioeconomic assistance towards the needy. One of the pastors complained that, as a pastor he is not paid by his ministry; he has to work to sustain both himself and the church, and still has to remit 85% of the church offerings to the head office and he is practically left with little or nothing to meet the needs of members who may be in need or engage in any community humanitarian services. Additionally, the Church depends on free will donations or contributions (offerings, tithes, etc.) of members as her major source of income; hence, members can only give if they have, a situation where a Church has members who are struggling financially, such a Church will lack funds to contribute to the socioeconomic empowerment of the needy and community. Supporting this, Kakwata (2020: 101-119) insightfully observed that, "most Church members are unemployed, those who are employed earn low wages or are remunerated irregularly, and only a handful are involved in small businesses. This situation has left numerous families poor and destitute, and the Church's finances have been affected as well. As a result, congregations comprise of multiple needy people who need regular assistance".

Ultimately, it is worthy of note, that both the quantitative data from the questionnaire and the chi-square statistical analyses arrived at the same results signifying that rejection of the hypotheses are correct decisions.

CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 SUMMARY

The study examined public perception of selected Christian Faith-Based Organizations in human development activities in Lagos state. The key emphasis of human development is enabling people's access to education, health care facilities, and access to means of income and livelihood for a decent living standard (UNDP, 1999). That is, focusing on the richness of human lives and not just richness of the economies (UNDP, 2016). Faith-Based Organizations have been identified as partners in driving the human development process to complement government efforts (UNDP, 2014). Faith-Based Organizations are open system agents. According to Scott (2003), organizations as open system agents, in terms of design and structure, are in a constant interaction with its external environment for mutual benefits. Christian Faith-Based Organizations as open system agents have benefitted from the contributions of community members in terms of their tithes, offerings, and free will donations to the Church. Therefore, by way of reciprocity, Christian Faith-Based Organizations ought to be stakeholders in the development process of the communities where they operate as corporate indigenes. The human development situation in Nigeria is worsening, with the human development index (HDI) remaining stagnant low in the last 3 years – 2019 (0.534 index), 2020, and 2021 (0.539 index, respectively) (UNDP, 2022). Therefore, in view of the worsening socioeconomic situation in Nigeria today, vis-à-vis the several efforts made by members to sustain the growth of the Church via their membership contributions, it becomes necessary to ascertain the nature and extent of the non-religious benefits that members and the community access from the Church. Thus, the study had as its objectives to find out, how do the public perceive the socioeconomic empowerment contributions of the Christian Faith-Based Organizations towards community members in Lagos state? Particularly, in what ways have the Christian FBOs contributed to the socioeconomic wellbeing of their members and the needy in the community in terms of enabling their access to education, access to health care facilities, and access to means of income and livelihood? What criterion determines the socioeconomic assistance of the Christian FBOs to the needy in the community, and what are the challenges affecting the socioeconomic assistance of the Christian FBOs to the needy?

The study was a cross-section (one time) survey study comprising 1500 respondents selected

purposively, where adult male and female members of ten (10) targeted Pentecostal 'Prosperity Gospel preaching' Churches in Lagos state were focused upon. Besides, accidental, and stratified random sampling methods were also employed. Questionnaire and in-depth interview for the key informants were the instruments used to collect information from the respondents. On the spot observatory assessment was also employed to substantiate the responses gathered from both the questionnaire and the in-depth interview. Thus, these tasks were achieved via the collection of both quantitative and qualitative data presented and analyzed using percentage description, charts, and chi-square statistical methods.

As regards the general objective of the study, the findings revealed that Christian Faith-Based Organizations are perceived by the public to be committed to the socioeconomic empowerment of the wellbeing of the members and the needy in the community; although, there are pockets of evidence that more efforts are still expected from the Christian FBOs by the public with the growing population of the needy in the country amidst the worsening socioeconomic situation in the country. However, in line with the objectives of the study, the major findings are itemized as follows:-

1. Christian Faith-Based Organizations have contributed in assisting the needy to have access to education.
2. Christian Faith-Based Organizations have contributed in assisting the needy have access to health care facilities.
3. Christian Faith-Based Organizations have empowered the needy to gain access to means of income and livelihood.
4. The public perceive the Christian FBOs as committed to the socioeconomic empowerment of the wellbeing of the members and the needy in the community; although, there is still room for improvement with the increasing population of the needy in the community.
5. The criterion employed by the Christian FBOs in providing socioeconomic assistance to the needy is determined by both Church members and non-Church members who are in need.
6. The major challenge affecting the assistance of the Christian FBOs towards the needy is lack of adequate funds, among others.

5.2 CONCLUSION

An examination of the public perception of the socioeconomic empowerment contributions of Christian Faith-Based Organizations towards community members in Lagos state was the general or main objective of this study. Having achieved this general objective together with the specific objectives through relevant and empirical findings, several conclusions emerged.

Christian FBOs in Lagos state have contributed in assisting the needy to have access to education. This means that the Church understands that it is part of its corporate social obligations to the society, not just to preach the gospel but also to help the less privileged in society attain human development prerogative like education. Although, the study revealed that not all the Churches are committed to helping the needy have access to education, nevertheless majority of the Churches as attested to by the respondents are committed to the education of the members and the needy in the community.

Besides, Christian FBOs have contributed in assisting the needy have access to health care facilities. Many would have thought that the Church is more particular on using spiritual means like prayers or working of miracles as the way to respond to the health challenges of the people. But this shows that, apart from prayers the Church also considers the socioeconomic wellbeing of members and the community, hence actively involved in assisting the needy have access to health facilities via certain tangible schemes like sponsoring the medical bills of the needy, building affordable health facilities, donating medical facilities to poorly equipped hospitals, etc.

Furthermore, Christian FBOs have empowered the needy to gain access to means of income and livelihood. This goes a long way to reduce the high rate of unemployment in the country, and help our youths (the part of the population highly affected by the incidence of unemployment) to be focused and responsible to the society. Thus complementing government's efforts in providing the teeming population of unemployed youths with decent means of income and livelihood, and reducing crime rate as well among the jobless youths. Though, not all the Churches are committed to this job empowerment for the needy, evidence shows that majority of the Christian Faith-Based Organizations are committed to empowering the needy to have access to means of income and livelihood via several visible empowerment schemes like, organizing entrepreneurial or vocational training for the jobless, offering soft-loans and/or free financial assistance as start-up capital to

support the poor entrepreneurs, and helping the unemployed to secure employment in corporate establishments through their ‘Graduates employment schemes’, etc.

Additionally, the public perceive the Church as committed to the socioeconomic empowerment of the wellbeing of members and the needy in the community. The people have such perception because they have seen various visible socioeconomic empowerment schemes by which the Church has assisted the needy in the community – helping the needy have access to education, access to health care facilities, and access to means of income and livelihood. Although, to the public, in view of the increasing population of the poor and the needy amidst the worsening socioeconomic situation in the country, the Church contribution so far is on the average; hence, more efforts are still expected from the Churches by the people.

More so, the criterion employed by the Christian FBOs in providing socioeconomic assistance to the needy is determined by both Church members and non-Church members who are in need. That is, meeting an area of need or any felt deprivation in the lives of the people (in line with the teachings of Christ as the Church’s corporate responsibility to the people) is what motivates the Church’s assistance to the needy irrespective of religious affiliations. Some Churches may like to attend to the needs of only their members, but evidence shows that majority of the Christian FBOs are motivated by meeting a need wherever it is felt irrespective of Church membership.

Again, the major challenge affecting the socioeconomic assistance of the Christian FBOs towards the needy is lack of adequate funds. Although, evidence show that there could be other challenges like, poor Church leadership, selfish pursuits of some Church leaders, focus on Church own projects or private burdens; lack of adequate funds trumps up all these notable factors as attested to by majority of the respondents. Thus, where the Church lacks funds, whether due to meager contributions of the congregation or poor management by the leaders, assisting the needy in the community will be very difficult.

Thus, from the backdrop of the forgoing, we may therefore conclude that, the Christian Faith-Based are committed to the socioeconomic wellbeing of the members and the community, and majority of the people perceive it so. Although, there are some pieces of evidence that not all the Churches are committed to the socioeconomic wellbeing of the community members; therefore, this is a wakeup call for more committed efforts from such uncommitted groups in as much as reaching out to the poor is the cardinal part of the world evangelization commission of the Church

in expressing true faith of Christ, and reciprocity demands that the Church which has sustained its growth by the contribution of the community members should as well give back to the society as part of its corporate social responsibility by contributing to the socioeconomic wellbeing of members and community, apart from the spiritual benefits members accessed from the Church.

5.3 RECOMMENDATION

In view of the findings, and based on the conclusion reached, the study proffered the following recommendations:

1. The government should seek out ways to partner with the Christian Faith-Based Organizations so as to sustain the complementary roles played by the FBOs in contributing to the socioeconomic wellbeing of the people. One of such ways could be a strategic compensation by the government where the government, in view of the complementary assistance of Christian FBOs in human development activities, relax some of its unfavorable extant corporate policies in favor of the Christian FBOs like, cutting off certain unnecessary bureaucratic demands and kickbacks on Church building projects which often cause undue delays in the accomplishments of the project; not taxing Church income since the Church use their incomes to help humanity; and respecting the church as a sacred body and not an ordinary secular outfit, etc.
2. The Christian FBOs should intensify their humanitarian efforts as the population of the poor and the needy are on the increase amidst the worsening socioeconomic situation in Nigeria so as to flatten the rising poverty curve and maintain a healthy society.
3. There are some Christian FBOs who are not actively involved in the socioeconomic empowerment activities for the needy. This uncommitted group should rise up to the call and fulfill their corporate social responsibility to the people.
4. The criterion for rendering assistance to the needy based on meeting a felt need among the community members irrespective of Church affiliations should be maintained by the Churches. Such noble and godly ideal should not be compromised so as to have a well-rounded impact of their socioeconomic empowerment contributions.
5. The Church should dissociate herself from flamboyant and luxurious lifestyle and focus on its evangelization mission which includes assisting the poor and the needy.

6. Church leaders who are not human development driven and rather engaged more in flamboyant living should moderate on their expenses and lead a modest lifestyle and judiciously utilize the commonwealth of the Church to help the needy as the master of the Christian faith, Lord Jesus Christ, has instructed.
7. Some of these Christian FBOs also have non-governmental organizations (NGOs/Foundations) geared towards helping the poor and the needy. Therefore, wealthy members of the public and state actors, etc. should also give donations or grants to these Foundations/NGOs to support their humanitarian services to the people.
8. Members of the public should not stereotype the Church with a negative stigma of “being in existence for wealth accumulation” due to the questionable lifestyle of few people who may not be living up to par with the ethos of the Christian faith, but should see the big picture that the Church, apart from few people with questionable lifestyle, has actually played a positive complementary role in salvaging the socioeconomic situations of the people.

5.4 SUGGESTED AREAS FOR FURTHER RESEARCH.

Considering the pertinent role the Christian Faith-Based Organizations play in human development process to complement government efforts, a subtle partnership between the government and the Christian FBOs immanently emerges; but this area has not been fully tapped in terms of research and contribution to knowledge. Therefore, a further research on “Government Inter-Agency Partnership with Faith-Based Organizations” should be very constructive. Besides, the Church as an organization existing in the society is considered to be an open system agent – that is, as an organization it is structurally in a systemic pattern of interaction with its external environment for mutual benefits (Scott, 2003). There has not been in-depth research in this area in view of the impact of the Church on its environment. Therefore, a study on “the Church as an Open System agent – Impact on the socioeconomic wellbeing of the community members” can be a possible area of research.

Additionally, during the field work, the researcher in an in-depth interview with one of the key informants (a Church leader/pastor) discovered that the Church, apart from being expected by the people to contribute to socioeconomic wellbeing of the people, has some challenges especially

financial challenges in rendering this socioeconomic assistance: some of the zonal or branch pastors are not paid by their central authorities and may also not have financially capable congregations in terms of adequate contributions; and hence, are financially challenged to carry out socioeconomic empowerment activities. Thus, a further research on, “the Church and poverty alleviations – Challenges for the Pentecostal Prosperity Gospel Preaching Churches” may be useful.

Other specific research areas could be, “Church Leadership and Poverty Alleviation Programs”; “The Correlation between Church Proliferation and Human Development Outcomes”; “The Church and Human Development Activities in the Rural Areas”, and “Tax Policies on Church Income – Effects on Humanitarian Activities of some selected Churches”, etc.

5.5 LIMITATIONS OF THE STUDY

Although, this study on the ‘Public Perception of Selected Christian Faith-Based Organizations in Human Development Activities in Lagos state’ has been very revealing, it was not possible without some challenges encountered during the field work. These challenges or limitations are delineated, as follow:

1. **Administration of the questionnaires:** first, the study required a sample size of 1500 respondents; with a 5-page questionnaire, it requires 7,500 pages to be printed, and printing this in a high cost area like Lagos costs N150,000 (at N20 per page). This huge amount for printing only was highly challenging for the researcher to come by. However, the researcher resolved it by leveraging on his social network capital or connections –giving some of his friends working in offices to use their office photocopiers and printers to run some copies; besides, the researcher provided reams of printing papers to business centers to reduce their printing charges.

Additionally, administering 1500 questionnaires to the ten (10) targeted Churches was not an easy task: some of the Churches did not allow the researcher to distribute the questionnaires except getting official permission from the pastor of the Church; in some cases an appointment has to be arranged to meet the pastor to get a permission; sometimes getting the pastors on seat for the appointment was an uphill task as some of them are said to be out on one important

engagement or the other. However, through the tenacious efforts of the researcher, the researcher was able to penetrate the congregation of any difficult Church: the researcher approached some of his acquaintances in some of the Churches and gave them copies to fill and to give to their fellow friends in their Churches to fill. In other cases, the researcher leveraged on the electronic media and sent some electronic copies of the questionnaires to some of the target Church members on his phone contact to fill and return to him electronically and then print them out. Although, 1500 copies were sent out, but via the means of God's grace and diligence, 1446 copies were filled and returned thus achieving a considerable response rate of 96.4%. Again, reaching out to one of the targeted Churches, the Synagogue (SCOAN) Church was very difficult as the Church was closed down at the time of the questionnaire distribution due to the sudden death of their general overseer, Prophet TB Joshua. Therefore, the researcher had to prorate the SCOAN quota among the remaining nine (9) Churches as add-ons to their original quotas in order to achieve the already targeted sample size of 1500 respondents. Furthermore, analyzing the responses for a whopping number of 1500 respondents after collecting the questionnaires was a huge task; although, time consuming and delaying too, the researcher by sheer painstaking efforts, patience, and determination was able to accomplish the analyses required for the study.

2. Challenges with the In-depth Interview Key Informants:

Gathering the qualitative data from the in-depth interview required for the study from the ten (10) targeted key informants (Church leaders/pastors) of the ten targeted Churches was highly challenging: of course, the routine officialdom of "did he give you appointment?", "you need to book appointment before you can see him" at the receptions, etc. was inevitably encountered. Some of the pastors kept giving endless appointments; the researcher kept going without meeting them. However, by means of God's grace, the researcher was able to penetrate five (5) key informants who honored the interview and sincerely gave their opinions on the subject of investigation.

3. Transportation to the targeted Churches and the Observatory assessment sites.

Getting to the Churches for questionnaire distribution was highly challenging due to the transport cost. The Churches are miles apart from the researcher's residence. Often the

researcher has to go back to one Church up to 5 times either for questionnaire distribution or meeting an appointment with the church pastor for an interview – and these have huge cost implications! Money was also spent on phone calls liaising with the pastors' Pa's (Personal Assistants) for possible appointments with the pastors; including financial costs spent on trying to visit the sites and beneficiaries of the claimed socioeconomic empowerment schemes by the Churches for observatory assessment. However, in spite of these financial challenges, the researcher was able to reach out to these target places and gather the data required, and this was through the help of some people whom God used to support the researcher financially – especially, the wife of the late Prophet TB Joshua (Pastor Evelyn Joshua, the present leader) of the Synagogue Church who gave the researcher N50, 000 (fifty thousand naira) to support him upon the researcher's visit to her Church for an in-depth interview with her as one of the key informants.

REFERENCES

- Adebiyi, M.A and Wakeel, A.I (2006). "Poverty Rate and Economic Conditions in Nigeria: A Comparison of Pre and Post-Reforms Periods"; in O. Akano and K.A Familoni (eds). *The National Economic Empowerment and Development Strategy: Philosophy, Opportunities and Challenges*. Lagos: University of Lagos Press. Pp.314-315.
- Adegboye, A.O. (ed.) (2001). *Research Project Report: A Practical Guide*. Ilorin: Kwara State College of Education Publication.

- Adelegan, F. (2013). *Nigeria's leading lights of the gospel: Revolutionaries in worldwide Christianity*. Bloomington: West Bow Press.
- Ademigbuj, A and Adejo, D. (January 22nd 2016). Embracing CSR, the RCCG example. The Nation newspaper. www.thenationonlineng.net/embracing-csr-the-rccg-example
- Afolabi, O.O (2015). The Role of Religion in Nigerian Politics and Its Sustainability for Political Development. *Net Journal of Social Sciences Vol. 3(2), pp. 42 – 49*.
- Akume, A.T and Adepoju, B. M (2017). 'Faith-Based Organizations and Strengthening in Local Communities in Nigeria'. *Nigerian Journal of Social Sciences*, 13 (1) p.24.
- Alkire, S. (2005). *Valuing Freedom: Sen's Capability Approach and Poverty Reduction*. Oxford: Oxford University Press.
- Alkire, S. (2007). "Religion and Development", in D.A. Clark (ed), *Elgar Companion to Development Studies*. Cheltenham: Edward Elgar. pp. 502- 510.
- Alkire, S. (2010). *Human Development: Definitions, Criticisms and Related Concepts*. Background Paper for 2010 HD Report. Oxford: OPHI publication.
- Allard, S.C. (2007). 'The Impact of Religion and Faith-Based Organizations on the lives of low income families'. University of Michigan, USA: A paper presentation at the National Poverty Center Conference, Gerald Ford School of Public Policy.
- Anderson, J.M. (March, 2001). 'Conscience in the Court, 1931 - 1946: Religion As Duty and Choice. *Journal of Supreme Court History. Vol. 26(1).pp.25-52*
- Armstrong, K. (2000). *The Battle for God*. New York: Knopf.
- Bialecki, J. (2008). The Anthropology of Christianity. *Religion Compass. 2(6): 1139 - 1158*.
- Berger, P. (1999). *The Desecularization of the World: Resurgent Religion and World Politics*. Michigan: William B. Eerdmans.
- Berger, P. (2001). Reflections on the Sociology of Religion today. *Sociology of Religion Journal. Vol.62(4): 443-454*.
- Berger, P. (2009). Faith and Development. *Society Journal. 46: 69-75*.
- Brent, N. (2013). *Before Religion: A History of a Modern Concept*. Yale: University Press.
- Bruce, C. (2016). 'The state of Development Studies: Origin, Evolution and Prospects". *Canadian Journal of Development Studies. Vol. 37(1).p.5*.
- Cadar, M. M (2009). Development, Religion and the Importance of Religion in Development -- New Approaches to the Concept of Development. In 'The Role of Religion in Development Cooperation'. Sweden : SIDA Partnership Forum publication; p.13.

- Chambers, R. & Conway, G. (1991). Sustainable Rural Livelihoods: Practical Concepts for the 21st Century. *International Development Studies (IDS) discussion paper 296*.
- Chang, H. (2010). "Hamlet without the Prince of Denmark: How development has disappeared from today's development discourse", in S. Khan and J. Christiansen (eds.), *Towards New Developmentalism: Market as Means rather than Master*. Abingdon: Routledge.
- Channels TV (March 1, 2016). 'President Buhari felicitates with Pastor Adeboye at 74'. Channels Television Podcasts. www.channelstv.com/2016/03/01/president-buhari-felicitates-with-adeboye-at-74
- Child-Lifeline-Center (2020). 'Out of School Children in Lagos: Addressing the Challenges'. Ford Foundation office, Lagos: Child-Lifeline-Center Seminar, March 19th.
- Clarke, M & Ware, V.A (2015). Understanding Faith-Based Organizations: How FBOs are contrasted with NGOs in International Development Literature. *Progress in Development Studies, 15 (1), 37-48*. SAGE Publications.
- Cook, K and Rice, E (2006). 'Social Exchange Theory'. In D. John (ed). *The Handbook of Social Psychology*. Pp.53-76.
- Crumbly, D.H (2008). *Spirit, Structure, and Flesh: Gendered Experiences among the Yoruba of Nigeria*. Wisconsin: University of Wisconsin Press.
- Daily Independent (July 31, 2010). Nigeria: \$12.4Billion Oil Windfall – Presidency Stuck over probe of IBB. [www.independent.ng/nigeria-\\$12.4-billion-oil-windfall-presidency-stuck-over-pro-ibb](http://www.independent.ng/nigeria-$12.4-billion-oil-windfall-presidency-stuck-over-pro-ibb)
- Daniel, O., Yeboah, R., Okpoku, E. and Osei-Wusu, P (2018). 'Appreciating the Challenges of Community Participation in NGO-led Development Interventions: Analysis of some Existing Literature'. *International Journal in Management and Social Sciences. Vol.6, issue 10, Oct. pp. 30-47*. www.ijmr.net.in
- Deneulin, S. (2009). *Religion in Development: Rewriting the Secular Script*. London: Zed Books.
- Deneulin, S. & Rakodi, C. (2011). Revisiting Religion: Development Studies Thirty Years On. *World Development Journal, 39(1): 45-54*.
- Dokpesi, A.O (2016a). *Theories of Development and Social Change*. Lecture Series. University of Benin: Department of Sociology and Anthropology.
- Dokpesi, A.O (2016). *Ethnography of Development*. Lecture Series. University of Benin: Department of Sociology and Anthropology.
- Dreze, J. & Sen, A. (2002). *India: Development and Participation*. New Delhi: Oxford University Press.
- Duncan, G. (2011). "Religion and Development: What Are the Links? Why Should We Care?"

www.oxfamblogs.org

- Edward, J. (2001). 'An Affect Theory of Social Exchange'. *American Journal of Sociology*, 107 (2): 321-352.
- Ekundayo, J.M.O. (2013). *Out of Africa: Fashiola – Revisiting Servant Leadership to Engender Nigerian's Transformation*. Lagos: Author House.
- Encomium.ng (October 23rd, 2014). 'Inside Pastor Lazarous Muoka's 10 billion Lord's Chosen'. www.encomium.ng/inside-pastor-lazarous-muokas-n10billion-lords-chosen/
- Erin, L. (2016). 'Religion and Social Change in Protestantism and Theology'. www.study.com
- Farida, W. (2009). Leadership and the Challenges of Good Governance in Nigeria. Prof. Ambrose Alli Annual Lecture/Awards paper, Oct 14th.
- Freeman, D. (2012). *Pentecostalism and Development: Churches, NGOs and Social Change in Africa*. London: Springer.
- Friedman, B. M. (2005). 'The Moral Consequences of Economic Growth'. New York: Knopf. In Augusto, L. C. and Perotti, V. (2014). Does Culture Matter for Development? *Policy Research Working Paper 7092: World Bank Publication*, p.22.
- Garner, R. (2000). Religion as a Source of Social Change in the New South Africa. *Journal of Religion in Africa*, 30(3): 310-343.
- Goody, J. (2003). Religion and Development: Some Comparative Considerations. *Development Journal*, 46 (4): 64 – 67.
- Goulet, D. (1997). Development Ethics: A New Discipline. *International Journal of Social Economics*, 24 (11): 1160 - 1171.
- Grace, S.T. (2007). The Open Systems Approach to Organizational Design. www.works.bepress.com/grace_Thomson/iz
- Guardian Newspaper (April 7th 2014). 'Nigeria Overtakes South Africa to become Africa's largest economy'. www.theguardian.com/world/2014/apr/07/nig-southafrica-largest-eco/
- Guardian Newspaper (March 19, 2019). "MFM academy graduates 300, empowers 23". www.guardian.ng/appointment/mfm-academy-graduates-300-empowers-23/
- Habermas, J. (2006). Religion in Public Sphere. *European Journal of Philosophy*, 14 (1). pp. 1-25.
- Haralambos, M. (1980): *Sociology: Themes and Perspective*. London, University Tutorial Press.
- IMF (2019). *World Economic Outlook Data – Report of Selected Countries*. International Monetary Fund. www.imf.org
- Jack, J.T, Nkwocha, I.B and Boroh, S.E (2016). *Dependency and Third World Underdevelopment:*

- Examining Production-Consumption Disarticulation in Nigeria. *African Research Review Journal*. Vol. 10 (5). No. 44; pp. 202-223.
- John, P. (2017, July 2). RCCG Region 5 Camp Clinic begins skeletal services. The Health Post. www.thehealthpost.org/rccg-region-5-camp-clinic-begins-skeletal-service
- Joycelyn, V. & Robertson, C. (2014). *New Directions for the Sociology of Development. Development of Sociology Paper, Harvard University.*
- Jhingan, M.L. (2005). *The Economics of Development and Planning* (38th ed.) Delhi: Vrinda Publication (P) Ltd.
- Juergensmeyer, M. (2000). *Terror in the Mind of God: The Global Rise of Religious Violence.* Berkeley: University of California Press.
- Kakwata, F. (2020). The Church and poverty alleviation – The challenges for Congo Evangelistic Mission. *Missionalia*, 48(1), 101-119, <https://dx.doi.org/10.7832/48-1-331>.
- Kumar, R. (2011) (3rd Ed.). *Research Methodology: A Step by Step Guide for Beginners.* London: SAGE Publications.
- Knuttsen, B. (2009). 'The Intellectual History of Development: Towards a Widening Potential Repertoire Perspective No 13 April. University of Gothenburg.
- Lagos State Government (2018). 'List of Lagos State LGAs'. www.lagosstate.gov.ng
- Lagos State Government (2018). Location of Lagos State in Nigeria. www.lagosstate.gov.ng
- Lagos State Government (2020). LASG ENGAGES CDA's, NGOs TO DISTRIBUTE STIMULUS PACKAGE. www.lagosstate.gov.ng/blog/2020/03/29
- Latona, O. (April 28th 2013). RCCG empowers over 700 people. Vanguard Newspaper. www.vanguardngr.com/2013/04/rccg-empowers-over-700-people
- Leadership Network (2020). *World Mega Churches.* USA: Leadership.net publication. www.leadershipnetwork.org
- Legit.ng (2020). Churches in Nigeria with highest population. www.legit.ng/1135281-churches-nigeria-highest-population.html
- Lewis, D. (2005). *Anthropology and Development: The Uneasy relationship.* London: LSE Research online, <http://eprints.lse.ac.uk/archive/00000253>.
- Lewis, D. and Kanji, N. (2009). *Non-Governmental Organizations and Development.* London and New York: Routledge.
- Mahbub, U. H. (1995). *Reflections on Human Development.* Oxford: University Press.
- Marshall, K. and Marsh, R. (eds.) (2003). *Millennium Challenges for Development and Faith*

- Institutions. Washington, D. C: The World Bank Group.
- Marshall, R. (2009). *Political Spiritualities: The Pentecostal Revolution in Nigeria*. Chicago: University Press.
- Maxwell, D. (1998). 'Delivered from the Spirit of Poverty': Pentecostalism, Prosperity and Modernity in Zimbabwe. *Journal of Africa*, 28(3): 350 – 373
- Maxwell, J.C (1998). *The 21 Irrefutable Laws of Leadership*. Nashville, Tennessee: Thomas Nelson Publishers.
- Meyer, B. (1998). Commodities and the Power of Prayer: Pentecostalist Attitudes towards Consumption in Contemporary Ghana. *Development and Change*, 2: 751 - 776.
- Meyer, B. (2004). 'Christianity in Africa: From African Independent to Pentecostal- Charismatic Churches'. *Annual Review of Anthropology*, 33 pp. 447 - 474.
- Meyer, B. (2007). Pentecostalism and Neo-liberal Capitalism: Faith, Prosperity and Vision in African Pentecostal-Charismatic Churches'. *Journal for the Study of Religion*, 20 (2): 5-28.
- Michael, N.B. (2004). Open Systems Theory – The SAGE Encyclopedia of Educational leadership and administration draft. University of Michigan Entry. www.personal.unimich.edu/bastedo/papers/bastedo.opensystems
- Michael, O. (2014). NGOs Non-Profit and Humanitarian activities in Nigeria water industry. HydrateLife publication, July 24th. www.hydratelife.org.
- Modise, L.J. (2018). The role of the Church in socio-economic transformation: reformation as a transformation process. *Studia Historiae Ecclesiasticae*, 44(3), 1-16, <https://dx.doi.org/10.25159/2412.4265/3900>.
- Narayan, D; Chambers, R; Shah, M.K; and Petesch, P. (2000). *Voices of the Poor: Crying out for Change*. New York: Oxford University Press.
- Nation-Master (2019). UN Statistical data on School Age Children in Nigeria. www.nation-master.com
- NBS (2003). 'Poverty Profile for Nigeria – 2003 edited report for Nigeria'. National Bureau of Statistics. www.nigerianstat.gov.ng
- NBS (2018). Internal Generated Revenue at State level. National Bureau of Statistics. www.nigerianstat.gov.ng
- NBS (2019). Labor Force Statistics. Volume 2: Unemployment and Underemployment by state. National Bureau of Statistics. www.nigerianstat.gov.ng
- NBS (2020a). Poverty and Inequality in Nigeria 2019: Executive Summary.

www.nigerianstat.gov.ng

NBS (2020b). Unemployment Rate in Nigeria. National Bureau of Statistics. www.nigerianstat.gov.ng

NBS (2020). State by State Internally Generated Revenue. National Bureau of Statistics 2019 Report. www.nigerianstat.gov.ng

Ninalowo, A. (2004). *Essays on the State and Civil Society*. Lagos: First Academy.

NPC (2006). 2006 PHC Priority Tables – National Population Commission. population.gov.ng

NPC (2016). 'Population of Lagos State'. National Population Commission 2016 Report.

Nussbaum, M. (2000). *Women and Human Development: The Capabilities Approach*. Cambridge: Cambridge University Press.

Nwuzoh, I. (2018). 'Top 20 Churches in Nigeria and their Founders'. www.info Guide Nigeria.com

Odumosu, O.; Olaniyi, R.; and Alonge, S. (2009). Mapping the Activities of Faith-Based Organizations in Development in Nigeria. Nigeria: Department for International Development (DFID) Working Paper, pp.1-111. www.gov.uk/research-for-dev-outputs/mapping-the-activities-of-fbos-in-nig

Ogbu, K. (2008). *African Pentecostalism: An Introduction*. Oxford: University Press.

Ogbu, K. (2010). *The Collected Essays of Ogbu Kalu. Vol. 1 - African Pentecostalism: Global Discourses, Migrations, Exchanges and Connections*. Trenton: African World Press.

Olanrewaju, S. (2013). 'Corporate social responsibility in higher education institutions in the development of communities and society in Nigeria'. In J.

Okpara & S. Idowu (eds). *Corporate social responsibility: Challenges, opportunities and strategies for 21st century leaders* (pp.235-264). London: Springer-Verlay Berlin Heidelberg.

Olarinmoye, O.O (2012). 'Faith-Based Organizations and Development: Projects and Constraints'. *Transformation Journal*, 29 (1) 1-14

Omotoye, R.W (2010). A Critical Examination of the Activities of Pentecostal Churches in National Development in Nigeria. Centro Studi Sulle Nuove Religioni. www.cesnur.org/2010/omotoye.htm

Onodugo, I.C (2016). Leadership Challenges and Nigeria development. *International Journal of Advances in Education and Research. Volume 1, issue 1, January 2016, pp.04-06*. www.newresearchjournal.com/education.

Otobo, D. (2003). 'Globalization and Its Implications'. In Tade A. (ed.) (2003). *Globalization and Sustainable Human Development in Nigeria*.

- Lagos: *Unilag Sociological Review (USR) on the First Sociology Annual Lectures, May 22, 2003.* pp. 32 - 41.
- Peters, E. (2008). *A Modern Guide to Indulgences: Rediscovering This Often Misinterpreted Teaching.* Illinois : Hillenbrand Books.
- Pew Research Center Survey (2006). 'Religion and Public Life: Spirit and Power - A 10-Country Survey of Pentecostals'. Washington, D.C: The Pew Forum on Religion & Public Life.
- Pew Research Center (2016). 'Global Christianity: Regional Distribution of Christians'. Washington, D.C: The Pew Forum on Religion & Public Life.
- Pillay, J. (2017). "The Church as a transformation and change agent". *HTS Theological Journal, Pretoria. Herv.teol.stud. Vol.73 n.3.*
- Pope Francis (10th June 2016). 'Reformed Catholic Relationships'. Vatican City: The World Communion of Reformed Churches.
- Premium Times (January 19th 2020). "ANALYSIS: Why Nigeria's Vision 20: 2020 was bound to fail". www.premiumtimesng.com/news/top-news/373321-analysis/
- Premium Times (April 29th 2019). "Nigeria's Life's Expectancy in 2019, Third lowest in the World-UN". www.premiumtimesng.com/news/headlines/327565-nig-life-expectancy.un
- Premium Times (May 4th 2020). "How Buhari government will use \$311M USD recovered from Abacha loot – presidency". www.premiumtimes.com/391500.
- PRNewswire (February 16, 2017). Faith and Healthcare: T.B. Joshua Finances A Young Boy's Throat Surgery. www.prenewswire.com/newsrelease/faith-and-healthcare-tb-joshua/
- Pulse.ng (January 10th 2015). Communities and Religion: T.B. Joshua provides for 1 million people daily. www.pulse.ng/communities/religion/tb-joshua-provides-for-1m-people-daily
- Punch (April 13th 2019). "Nigeria has 10.2 million out of school children, FG says". www.punchng.com/nigeria-has-10.2m-out-of-sch-children-fg-says/
- Punch (June 3, 2020). "Revised Budget: FG gives National Assembly N27Billion for Renovation, cuts health, UBE votes". www.punchng.com/revisedbudget-fg-gives-nat-ass-n27bn-for-renovation-cuts-health-ube-votes/
- Pype, K. (2009). 'We Need to Open up the Country: Development and the Christian Key Scenario in the Social Space of Kinshasha's Teleserials'. *Journal of African Media Studies, 1 (1): 101 - 116.*
- Raj, J.D (2017). *Statistics Made Easy.* India: Raj publishers.
- Rakodi, C. (2007). *Understanding the Roles of Religion in Development: The Approach of the*

RAD Program. Working Paper No.9, *Religions and Development Research Program, University of Birmingham.*

Research Advisors (2006). Calculating Sample Size. [www.research-advisors.com/sample size](http://www.research-advisors.com/sample_size)

Richard, J. (2011). 'The Dudley Seers Questions that are still relevant today'. Dudley Seers Memorial Lecture. *European Association of Development Institutes/Development Studies Association (EADI/DSA) September 19th-22nd 2011 Conference, New York.*

Robbins, J. (2004). 'The Globalization of Pentecostal and Charismatic Christianity'. *Annual Review of Anthropology*, 33: 117 - 143.

Robert, J.C (2004). Leadership and Organization: The Global Study of 62 societies. New Delhi: Sage Publications.

Ruben, R. (2011). 'Can Religion Contribute to Development? The Road from 'Truth' to 'Trust' '. *Exchange Journal*, 40 (2011) 225 - 334. Leiden: Brill NV.

Sandra, H. (2017). Development Theory: Economics and Political Science. London: Encyclopedia Britannica Inc.

Schlemmer, L. (2008). *Dormant Capital: Pentecostalism in South Africa and Its Potential Social and Economic Role*. Johannesburg: Center for Development and Enterprise.

Schooley, S. (2019). 'What is Corporate Social Responsibility'? [www.businessdaily.com/ what-is-corporate-social-responsibility?/april/22/2019](http://www.businessdaily.com/what-is-corporate-social-responsibility?/april/22/2019).

Scoones, I. (1998). Sustainable Rural Livelihoods: A Framework for Analysis. International Development Studies (IDS) working paper 72.

Scott, W.R. (2003). Organizations: Rational, natural, and open systems (5th ed.). Upper Saddle River, NJ: Prentice Hall.

Selinger, L. (2004). The Forgotten Factor: The Uneasy Relationship Between Religion and Development. *Social Compass*, 51 (4): 523 - 543.

Sen, A. (1999). Development as Freedom. Oxford: Oxford University Press.

Sen, A. (2001). Development as Freedom. Oxford, New York: Oxford University Press.

Sen, A. (2005). Human Rights and Capabilities. *Journal of Human Development*. Volume 6, issue 2. pp. 151-166.

Shumba, V. (2015). The Role of Christian Churches in Entrepreneurial Stimulation. *The International Journal of Business Management*, 3 (7): 152-157

Stewart, F and Samman, E. (2018). Advancing Human Development: Theory and Practice. Oxford:

- University Press.
- Stromquist, N.P (2002). NGOs in a New Paradigm of Civil Society. *Current Issues in Comparative Education*, 1(1) 62-67.
- Sumner, A. and Tribe, M. (2008). *International Development Studies: Theories and Methods in Research and Practice*. London: Sage Publications Ltd.
- Swiss Broadcasting Corporation (Dec. 5th 2006). ‘Swiss respond to Abacha funds allegation’. www.swissinfo.ch/eng/swiss-respond-to-abacha-funds/
- Tanko, S. (2015). Leadership Challenges and Economic Development in Nigeria. *Journal of Politics and Governance*. Vol.4, No.1-4, pp.25-35.
- The Economist (24th January 2008). “The Starvelings”. www.economist.com/international/2008/01/24/the-starvelings
- ThisDay (September 23rd 2009). “Nigeria: Over 46,000 NGOs Registered in Nigeria”. www.allafrica.com/stories/200909240191.html/
- ThisDay (February 22nd 2019). ‘Nigeria: Confusion over T.B. Joshua’s N20 million donations to home-town’. www.thisdaylive.com/index.php/2019/02/22/confusion-over-tb-joshua-s-n20m-donations-to-hometown/
- ThisDaylive (August 28th 2018). “Nigeria’s Infrastructure in Dire Need of Overhaul”. www.thisdaylive.com/index.php/2018/08/28/nigeria-s-infrastructure-in-dire-need-overhaul/
- ThisDaylive (June 24, 2020). “World Bank Approves \$750M USD for Nigeria’s power sector”. [www.thisdaylive.com/index.php/2020/6/24/worldbank-approves-\\$750m-for-nigeria-s-](http://www.thisdaylive.com/index.php/2020/6/24/worldbank-approves-$750m-for-nigeria-s-)
- TIN Magazine (2017). 'Religion, Population in Nigeria and her States'. www.cambellsblog.com
- United Nations (2014). ‘Community Development’. UN Terms on Development, Social issues, Core Concepts. www.unterm.un.org/DGAACS/14th/July/2014
- UNDP (1990). Human Development Report (HDR): Concept and Measurement of human development. New York: Oxford University Press.
- UNDP (1991). Human Development Report. New York: Oxford University Press.
- UNDP (2004). Human Development Report: Cultural Liberty in today's diverse World. New York: Hoechstetter Printing Co.
- UNDP (2004). Leadership Development Program Implementation Guide: The answer lies within – UNDP’s Response to HIV/AIDS. New York. www.undp.org
- UNDP (2006). Human Development Report. New York: Oxford University Press.

- UNDP (2007). Human Development Report. New York: Oxford University Press.
- UNDP (2014). Guidelines on engaging with faith-based organizations and religious leaders. www.undp.org/content/partners/2014/undp-guidelines-with-fbos-and-rel-/en
- UNDP (2016). Human Development Report: Human Development for Everyone. New York: Communication Development Inc.
- UNDP (2018). Development in North East Nigeria. Abuja: UNDP Publication.
- UNDP (2018). Advancing Human Development: Theory and Practice. www.hdr.undp.org
- UNDP (2019). Human Development Data (1990-2019). www.hdr.undp.org/en/data
- UNDP (2020). '2019 Human Development Index Ranking of 189 countries'. Human Development Report office. www.hdr.undp.org
- UNDP (2022). Human Development Indicators (1990 to present) – Nigeria. www.hdr.undp.org/en/countries.
- UNFPA (2004). Culture Matters: Working with Communities and Faith Based Organizations. New York: UNFPA.
- UNFPA (2014). "Religion and Development Post-2015: Challenges, Opportunities, and Policy Guidance". United Nations Inter-Agency Task Force on FBOs and Sustainable Development (UN-IATF-FBOs/SDGs) 2-Day Consultation Forum, May 12th-13th. New York: UNFPA.
- UNGASS (2001). 'United Nations General Assembly Special Session Declaration on Commitments'; in UNDP (2004): Leadership Development Program Implementation Guide, June. New York. www.undp.org
- UNIDO (2020). What is Corporate Social Responsibility (CSR)? United Nations Industrial Development Organization publication. www.unido.org/ourfocus/corporate-social-responsibility-mkt-integration/.
- Vanguard (February 17th, 2018). "Snake allegedly swallows N36 million from JAMB office vault, Nigerians react." www.vanguardngr.com/2018/02-snake-allegedly-swallow-36m/
- Vanguard (February 21, 2018). "Shocker! Monkeys Swallowed N70 million belonging to Northern Senators Forum". www.vanguardngr.com/2018/02/monkey-swallowed-n-70/
- Vanguard (August 11, 2021). "MFM Empowerment Schools graduate 108 students". www.vanguardngr.com/2021/08/mfm-empowerment-schools-graduate-108-students/amp/
- Ver-Beek, K. (2002). 'Spirituality: A Development Taboo'. In D. Ease (ed.) (2002). Development

- and Culture: Selected Essays from Development in Practice. Oxford: Oxfarm GB.
- Walton, M. and Rao, V. (2004). Culture and Public Action: A Cross-Disciplinary Dialogue on Development Policy. Palo Alto, CA: Stanford University Press.
- Warren, B. (2016). World Mega Churches. USA: Leadership Network.
- WEF (2018). Global Competiveness Index – 2016-2017. The World Economic Forum publication. www.weforum.org/reports/the-global-competiveness-index/2016-2017
- WEF (2020). Global Competiveness Index – 2017-2018. The World Economic Forum publication. www.weforum.org/reports/the-global-competiveness-index/2017-2018
- Wikipedia (2020). List of the largest evangelical Church auditorium. www.en.wikipedia.org/wiki/list-of-the-largest-evangelical-church/note19
- Willet, P. (2001). ‘What is NGO?’ – The UNESCO Encyclopedia of Life Support Systems Article, 1.44.3.7. London: City University publication.
- World Bank (2001). ‘Beloisya: Basic Education and Livelihood Opportunities for Illiterate and Semi-illiterate young adults – Proceedings of a Workshop, World Bank discussion paper. www.worldbank.org/edu/adult-outreach.
- World Bank (2007). The World Bank Criteria of Defining NGO. www.worldbank.org
- World Bank (2011). Nigeria – Socio Economic Assessment. Washington, DC: World Bank Group.
- World Bank (2013). Disability: An Overview. www.worldbank.org
- World Bank (2019). The World Bank in Nigeria–Nigeria An Overview. www.worldbank.org/en/country/nigeria/overview/oct13/2019.
- World Bank (2020). Advancing Social Protection in a Dynamic Nigeria. The World Bank Group. www.worldbank.org